



LIFE AND ACCIDENT AND HEALTH COMPANIES - ASSOCIATION EDITION

QUARTERLY STATEMENT

AS OF SEPTEMBER 30, 2008
OF THE CONDITION AND AFFAIRS OF THE

American Bankers Life Assurance Company of Florida

NAIC Group Code00190019NAIC Company Code60275Employer's ID Number59-0676017
(Current)(Prior)

Organized under the Laws ofFlorida, State of Domicile or Port of EntryFlorida

Country of DomicileUnited States of America

Incorporated/Organized02/06/1952Commenced Business04/08/1952

Statutory Home Office11222 Quail Roost DriveMiami, FL 33157-6596
(Street and Number)(City or Town, State and Zip Code)

Main Administrative Office11222 Quail Roost DriveMiami, FL 33157-6596305-253-2244
(Street and Number)(City or Town, State and Zip Code)(Area Code) (Telephone Number)

Mail Address11222 Quail Roost DriveMiami, FL 33157-6596
(Street and Number or P.O. Box)(City or Town, State and Zip Code)

Primary Location of Books and Records11222 Quail Roost DriveMiami, FL 33157-6596305-253-2244
(Street and Number)(City or Town, State and Zip Code)(Area Code) (Telephone Number)

Internet Web site Addresswww.assurant.com

Statutory Statement ContactAlina Ana Socarras305-253-2244-33019
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OFFICERS

PresidentADAM DAVID LAMNIN, CPA

TreasurerANDREW CHUNG, CPA #

SecretaryJEANNIE AMY ARAGON-CRUZ

ActuaryJONATHAN PHILIP JANNARONE, FSA, MAAA, FLMI

OTHER

STEVEN CRAIG LEMASTERS, CEO

MANUEL JOSE BECERRA, CPA, GROUP SENIOR VP

ROBERT JAY BUTLER, MAAA, ASA, SENIOR VP

JOHN EUWEMA, SENIOR VP

RUSSELL GARY KIRSCH, SENIOR VP

JOHN FROBOSE, # SENIOR VP

AMELIA TOURAL, CPA, SENIOR VP

GREGORY JOSEPH DE CHURCH, GENERAL COUNSEL

MICHAEL DAVID ANDERSON, SENIOR VP

JOSEPH EDWARD ERDEMAN, SENIOR VP

ELAINE MARTIN, SENIOR VP

VALERIE THOMASA SEASHOLTZ, SENIOR VP

ALAN FLOYD TUTHILL, SENIOR VP

DIRECTORS OR TRUSTEES

MANUEL JOSE BECERRA, CPA

ROBERT JAY BUTLER, MAAA, ASA

STEVEN CRAIG LEMASTERS, CEO

RUSSELL GARY KIRSCH

ADAM DAVID LAMNIN, CPA

AMELIA TOURAL, CPA

State ofFlorida

County ofMiami-Dade

SS:

The officers of this reporting entity being duly sworn, each depose and say that they are the described officers of said reporting entity, and that on the reporting period stated above, all of the herein described assets were the absolute property of the said reporting entity, free and clear from any liens or claims thereon, except as herein stated, and that this statement, together with related exhibits, schedules and explanations therein contained, annexed or referred to, is a full and true statement of all the assets and liabilities and of the condition and affairs of the said reporting entity as of the reporting period stated above, and of its income and deductions therefrom for the period ended, and have been completed in accordance with the NAIC Annual Statement Instructions and Accounting Practices and Procedures manual except to the extent that: (1) state law may differ; or, (2) that state rules or regulations require differences in reporting not related to accounting practices and procedures, according to the best of their information, knowledge and belief, respectively. Furthermore, the scope of this attestation by the described officers also includes the related corresponding electronic filing with the NAIC, when required, that is an exact copy (except for formatting differences due to electronic filing) of the enclosed statement. The electronic filing may be requested by various regulators in lieu of or in addition to the enclosed statement.

STEVEN CRAIG LEMASTERS
CHIEF EXECUTIVE OFFICER

JEANNIE AMY ARAGON-CRUZ
SECRETARY

ANDREW CHUNG, CPA #
TREASURER

Subscribed and sworn to before me this day of

a. Is this an original filing? Yes [X] No []

b. If no,

1. State the amendment number.....

2. Date filed

3. Number of pages attached.....

STATEMENT AS OF SEPTEMBER 30, 2008 OF THE American Bankers Life Assurance Company of Florida

ASSETS

	Current Statement Date			4 December 31 Prior Year Net Admitted Assets
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	
1. Bonds	425,348,351		425,348,351	476,382,755
2. Stocks:				
2.1 Preferred stocks	56,998,392		56,998,392	75,257,332
2.2 Common stocks	204,988		204,988	204,988
3. Mortgage loans on real estate:				
3.1 First liens	56,188,304		56,188,304	51,153,584
3.2 Other than first liens.....				
4. Real estate:				
4.1 Properties occupied by the company (less \$ encumbrances)	21,975,375		21,975,375	22,756,722
4.2 Properties held for the production of income (less \$ encumbrances)				
4.3 Properties held for sale (less \$ encumbrances)				
5. Cash (\$5,942,796), cash equivalents (\$8,138,951) and short-term investments (\$42,428,074)	56,509,821		56,509,821	75,287,883
6. Contract loans, (including \$ premium notes)	7,121,123	34,243	7,086,880	7,453,771
7. Other invested assets	5,549,700	250,000	5,299,700	5,381,557
8. Receivables for securities	7,860		7,860	
9. Aggregate write-ins for invested assets	330,031		330,031	781,984
10. Subtotals, cash and invested assets (Lines 1 to 9)	630,233,945	284,243	629,949,702	714,660,576
11. Title plants less \$ charged off (for Title insurers only)				
12. Investment income due and accrued	6,978,094		6,978,094	6,565,334
13. Premiums and considerations:				
13.1 Uncollected premiums and agents' balances in the course of collection	21,881,051		21,881,051	13,782,165
13.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ earned but unbilled premiums)	285,721		285,721	437,247
13.3 Accrued retrospective premiums				
14. Reinsurance:				
14.1 Amounts recoverable from reinsurers	10,553,286		10,553,286	13,538,288
14.2 Funds held by or deposited with reinsured companies				
14.3 Other amounts receivable under reinsurance contracts	526,008		526,008	23,734
15. Amounts receivable relating to uninsured plans				
16.1 Current federal and foreign income tax recoverable and interest thereon				707,330
16.2 Net deferred tax asset	58,383,574	48,848,562	9,535,012	11,647,666
17. Guaranty funds receivable or on deposit	783,054		783,054	783,053
18. Electronic data processing equipment and software	6,973,670	3,811,274	3,162,396	3,439,647
19. Furniture and equipment, including health care delivery assets (\$)	1,430,842	1,430,842		
20. Net adjustment in assets and liabilities due to foreign exchange rates				
21. Receivables from parent, subsidiaries and affiliates	13,032,187	3,158,843	9,873,344	9,029,623
22. Health care (\$) and other amounts receivable				
23. Aggregate write-ins for other than invested assets	11,748,315	5,339,154	6,409,161	15,122,916
24. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 10 to 23)	762,809,747	62,872,918	699,936,829	789,737,579
25. From Separate Accounts, Segregated Accounts and Protected Cell Accounts				
26. Total (Lines 24 and 25)	762,809,747	62,872,918	699,936,829	789,737,579
DETAILS OF WRITE-INS				
0901. Derivative instrument	330,031		330,031	781,984
0902.				
0903.				
0998. Summary of remaining write-ins for Line 9 from overflow page				
0999. Totals (Lines 0901 through 0903 plus 0998)(Line 9 above)	330,031		330,031	781,984
2301. Balances under deposit type contracts	5,035,046		5,035,046	7,669,262
2302. A/R – Travel advances	600	600		
2303. A/R – Vendor deposits	1,600	1,600		
2398. Summary of remaining write-ins for Line 23 from overflow page	6,711,069	5,336,954	1,374,115	7,453,654
2399. Totals (Lines 2301 through 2303 plus 2398)(Line 23 above)	11,748,315	5,339,154	6,409,161	15,122,916

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Statement Date	2 December 31 Prior Year
1. Aggregate reserve for life contracts \$282,087,014 less \$ included in Line 6.3 (including \$ Modco Reserve)	282,087,014	298,578,177
2. Aggregate reserve for accident and health contracts (including \$ Modco Reserve)	137,513,804	147,566,362
3. Liability for deposit-type contracts (including \$ Modco Reserve).....	8,347,639	8,273,334
4. Contract claims:		
4.1 Life	17,609,649	19,203,313
4.2 Accident and health	16,009,621	17,136,967
5. Policyholders' dividends \$ and coupons \$ due and unpaid		
6. Provision for policyholders' dividends and coupons payable in following calendar year - estimated amounts:		
6.1 Dividends apportioned for payment (including \$ Modco)		
6.2 Dividends not yet apportioned (including \$ Modco)		
6.3 Coupons and similar benefits (including \$ Modco)		
7. Amount provisionally held for deferred dividend policies not included in Line 6		
8. Premiums and annuity considerations for life and accident and health contracts received in advance less \$ discount; including \$ accident and health premiums	52,833	62,277
9. Contract liabilities not included elsewhere:		
9.1 Surrender values on canceled contracts		
9.2 Provision for experience rating refunds, including \$ accident and health experience rating refunds		
9.3 Other amounts payable on reinsurance, including \$242,702 assumed and \$32,901,012 ceded	33,143,714	310,535
9.4 Interest Maintenance Reserve		4,259,277
10. Commissions to agents due or accrued-life and annuity contracts \$(5,436,615) , accident and health \$17,368,671 and deposit-type contract funds \$	11,932,056	14,119,195
11. Commissions and expense allowances payable on reinsurance assumed		
12. General expenses due or accrued	22,702,712	30,958,826
13. Transfers to Separate Accounts due or accrued (net) (including \$ accrued for expense allowances recognized in reserves, net of reinsured allowances)		
14. Taxes, licenses and fees due or accrued, excluding federal income taxes	2,708,487	2,525,455
15.1 Current federal and foreign income taxes, including \$ on realized capital gains (losses)	5,753,972	
15.2 Net deferred tax liability		
16. Unearned investment income	261,076	277,241
17. Amounts withheld or retained by company as agent or trustee	2,773,511	7,613,461
18. Amounts held for agents' account, including \$1,331,096 agents' credit balances	1,331,096	1,678,716
19. Remittances and items not allocated	108,079	9,723
20. Net adjustment in assets and liabilities due to foreign exchange rates		
21. Liability for benefits for employees and agents if not included above		
22. Borrowed money \$ and interest thereon \$		
23. Dividends to stockholders declared and unpaid		
24. Miscellaneous liabilities:		
24.1 Asset valuation reserve	2,256,942	6,331,072
24.2 Reinsurance in unauthorized companies	1,514,390	1,162,592
24.3 Funds held under reinsurance treaties with unauthorized reinsurers	28,151,616	31,049,741
24.4 Payable to parent, subsidiaries and affiliates	403,958	23,116,939
24.5 Drafts outstanding		
24.6 Liability for amounts held under uninsured plans		
24.7 Funds held under coinsurance	2,573,800	3,895,374
24.8 Payable for securities		135,174
24.9 Capital notes \$ and interest thereon \$		
25. Aggregate write-ins for liabilities	4,590,267	44,057,096
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25)	581,826,236	662,320,847
27. From Separate Accounts Statement		
28. Total liabilities (Lines 26 and 27)	581,826,236	662,320,847
29. Common capital stock	4,472,341	4,472,341
30. Preferred capital stock		
31. Aggregate write-ins for other than special surplus funds		
32. Surplus notes		
33. Gross paid in and contributed surplus	77,356,169	77,356,169
34. Aggregate write-ins for special surplus funds		
35. Unassigned funds (surplus)	36,282,083	45,588,222
36. Less treasury stock, at cost:		
36.1 shares common (value included in Line 29 \$)		
36.2 shares preferred (value included in Line 30 \$)		
37. Surplus (Total Lines 31+32+33+34+35-36) (including \$ in Separate Accounts Statement)	113,638,252	122,944,391
38. Totals of Lines 29, 30 and 37	118,110,593	127,416,732
39. Totals of Lines 28 and 38	699,936,829	789,737,579
DETAILS OF WRITE-INS		
2501. Amounts payable reinsurance ceded		35,334,783
2502. Premium other deposit funds		78,990
2503. Checks pending escheatment	1,337,044	1,552,258
2598. Summary of remaining write-ins for Line 25 from overflow page	3,253,223	7,091,065
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	4,590,267	44,057,096
3101.		
3102.		
3103.		
3198. Summary of remaining write-ins for Line 31 from overflow page		
3199. Totals (Lines 3101 through 3103 plus 3198)(Line 31 above)		
3401.		
3402.		
3403.		
3498. Summary of remaining write-ins for Line 34 from overflow page		
3499. Totals (Lines 3401 through 3403 plus 3498)(Line 34 above)		

SUMMARY OF OPERATIONS

	1 Current Year To Date	2 Prior Year To Date	3 Prior Year Ended December 31
1. Premiums and annuity considerations for life and accident and health contracts	100,973,342	119,181,134	162,950,150
2. Considerations for supplementary contracts with life contingencies	78,678	35,131	40,523
3. Net investment income	26,423,748	34,371,856	42,343,540
4. Amortization of Interest Maintenance Reserve (IMR)	247,732	342,969	451,164
5. Separate Accounts net gain from operations excluding unrealized gains or losses			
6. Commissions and expense allowances on reinsurance ceded	107,063,740	89,382,559	121,964,145
7. Reserve adjustments on reinsurance ceded			
8. Miscellaneous Income:			
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts			
8.2 Charges and fees for deposit-type contracts			
8.3 Aggregate write-ins for miscellaneous income	(2,208,890)	821,211	(2,703,764)
9. Totals (Lines 1 to 8.3)	232,578,350	244,134,860	325,045,758
10. Death benefits	26,932,775	30,956,210	43,069,084
11. Matured endowments (excluding guaranteed annual pure endowments)			
12. Annuity benefits	145,823	249,659	391,548
13. Disability benefits and benefits under accident and health contracts	10,761,115	16,000,387	24,640,363
14. Coupons, guaranteed annual pure endowments and similar benefits			
15. Surrender benefits and withdrawals for life contracts	10,705,862	11,253,368	15,780,453
16. Group conversions			
17. Interest and adjustments on contract or deposit-type contract funds	(461,988)	(151,103)	81,533
18. Payments on supplementary contracts with life contingencies	435,421	328,927	473,836
19. Increase in aggregate reserves for life and accident and health contracts	(22,557,143)	(23,666,998)	(34,836,611)
20. Totals (Lines 10 to 19)	25,961,865	34,970,450	49,600,206
21. Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only)	115,635,688	118,527,910	158,865,993
22. Commissions and expense allowances on reinsurance assumed	11,763,956	4,836,106	6,936,569
23. General insurance expenses	50,102,773	54,751,053	71,035,408
24. Insurance taxes, licenses and fees, excluding federal income taxes	11,593,482	12,637,417	15,473,178
25. Increase in loading on deferred and uncollected premiums		(49,526)	(49,526)
26. Net transfers to or (from) Separate Accounts net of reinsurance			
27. Aggregate write-ins for deductions	271,921		
28. Totals (Lines 20 to 27)	215,329,685	225,673,410	301,861,828
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28)	17,248,665	18,461,450	23,183,930
30. Dividends to policyholders			
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30)	17,248,665	18,461,450	23,183,930
32. Federal and foreign income taxes incurred (excluding tax on capital gains)	154,927	6,038,473	9,652,144
33. Net gain from operations after dividends to policyholders and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	17,093,738	12,422,977	13,531,786
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$(1,470,437) (excluding taxes of \$(1,465,301) transferred to the IMR)	(13,147,844)	3,923,520	993,825
35. Net income (Line 33 plus Line 34)	3,945,894	16,346,497	14,525,611
CAPITAL AND SURPLUS ACCOUNT			
36. Capital and surplus, December 31, prior year	127,416,732	105,733,433	105,733,433
37. Net income (Line 35)	3,945,894	16,346,497	14,525,611
38. Change in net unrealized capital gains (losses) less capital gains tax of \$	(32,032)	(55,113)	(404,172)
39. Change in net unrealized foreign exchange capital gain (loss)	(4,464,724)	8,303,670	11,866,473
40. Change in net deferred income tax	(64,852)	(1,019,092)	(5,155,100)
41. Change in non-admitted assets	(2,482,551)	1,725,825	1,655,722
42. Change in liability for reinsurance in unauthorized companies	(351,798)	314,529	396,926
43. Change in reserve on account of change in valuation basis, (increase) or decrease			
44. Change in asset valuation reserve	4,060,370	286,255	411,541
45. Change in treasury stock			
46. Surplus (contributed to) withdrawn from Separate Accounts during period			
47. Other changes in surplus in Separate Accounts Statement			
48. Change in surplus notes			
49. Cumulative effect of changes in accounting principles		(371,647)	(371,646)
50. Capital changes:			
50.1 Paid in			
50.2 Transferred from surplus (Stock Dividend)			
50.3 Transferred to surplus			
51. Surplus adjustment:			
51.1 Paid in			
51.2 Transferred to capital (Stock Dividend)			
51.3 Transferred from capital			
51.4 Change in surplus as a result of reinsurance			
52. Dividends to stockholders	(10,000,000)	(10,000,000)	(10,000,000)
53. Aggregate write-ins for gains and losses in surplus	83,554	8,442,218	8,757,944
54. Net change in capital and surplus for the year (Lines 37 through 53)	(9,306,139)	23,973,142	21,683,299
55. Capital and surplus, as of statement date (Lines 36 + 54)	118,110,593	129,706,575	127,416,732
DETAILS OF WRITE-INS			
08.301. Expense under deposit type contracts	(2,865,111)		(3,796,319)
08.302. Miscellaneous income	656,221	821,211	1,092,555
08.303.			
08.398. Summary of remaining write-ins for Line 8.3 from overflow page			
08.399. Totals (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above)	(2,208,890)	821,211	(2,703,764)
2701. Insurance department penalty	271,921		
2702.			
2703.			
2798. Summary of remaining write-ins for Line 27 from overflow page			
2799. Totals (Lines 2701 through 2703 plus 2798)(Line 27 above)	271,921		
5301. Prior year federal income tax adjustment			4,973,000
5302. Decrease in commission over accrual (net of tax)			1,429,426
5303. Prior year capital infusion adjustment			3,221,000
5398. Summary of remaining write-ins for Line 53 from overflow page	83,554	8,442,218	(865,482)
5399. Totals (Lines 5301 through 5303 plus 5398)(Line 53 above)	83,554	8,442,218	8,757,944

STATEMENT AS OF SEPTEMBER 30, 2008 OF THE American Bankers Life Assurance Company of Florida

CASH FLOW

	1 Current Year To Date	2 Prior Year Ended December 31
Cash from Operations		
1. Premiums collected net of reinsurance	94,072,760	169,633,972
2. Net investment income	21,959,969	56,748,854
3. Miscellaneous income	104,854,850	130,452,772
4. Total (Lines 1 to 3)	220,887,579	356,835,598
5. Benefit and loss related payments	19,408,415	76,462,810
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts		
7. Commissions, expenses paid and aggregate write-ins for deductions	191,371,928	244,155,887
8. Dividends paid to policyholders		
9. Federal and foreign income taxes paid (recovered) net of \$ tax on capital gains (losses)	(6,016,013)	(1,056,647)
10. Total (Lines 5 through 9)	204,764,330	319,562,050
11. Net cash from operations (Line 4 minus Line 10)	16,123,249	37,273,548
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	138,838,034	159,253,131
12.2 Stocks	15,726,646	41,082,968
12.3 Mortgage loans	1,833,867	5,370,434
12.4 Real estate		
12.5 Other invested assets	1,350	
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments		12,963
12.7 Miscellaneous proceeds	451,953	40,967
12.8 Total investment proceeds (Lines 12.1 to 12.7)	156,851,850	205,760,463
13. Cost of investments acquired (long-term only):		
13.1 Bonds	103,463,456	137,889,441
13.2 Stocks	9,625,483	26,881,725
13.3 Mortgage loans	6,900,000	
13.4 Real estate		468,948
13.5 Other invested assets		214,457
13.6 Miscellaneous applications	(10,160,530)	27,968,540
13.7 Total investments acquired (Lines 13.1 to 13.6)	109,828,409	193,423,111
14. Net increase (or decrease) in contract loans and premium notes	(367,366)	(609,258)
15. Net cash from investments (Line 12.8 minus Line 13.7 and Line 14)	47,390,807	12,946,610
Cash from Financing and Miscellaneous Sources		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes		
16.2 Capital and paid in surplus, less treasury stock		
16.3 Borrowed funds		
16.4 Net deposits on deposit-type contracts and other insurance liabilities	74,305	
16.5 Dividends to stockholders	10,000,000	10,000,000
16.6 Other cash provided (applied)	(72,366,423)	3,216,046
17. Net cash from financing and miscellaneous sources (Line 16.1 through Line 16.4 minus Line 16.5 plus Line 16.6)	(82,292,118)	(6,783,954)
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS		
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17)	(18,778,062)	43,436,204
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	75,287,883	31,851,679
19.2 End of period (Line 18 plus Line 19.1)	56,509,821	75,287,883

Note: Supplemental disclosures of cash flow information for non-cash transactions:

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EXHIBIT 1

DIRECT PREMIUMS AND DEPOSIT-TYPE CONTRACTS			
	1 Current Year To Date	2 Prior Year To Date	3 Prior Year Ended December 31
1. Industrial life			
2. Ordinary life insurance	17,405,888	19,503,092	26,577,458
3. Ordinary individual annuities	381,155	362,361	470,285
4. Credit life (group and individual)	191,893,195	176,537,792	241,284,412
5. Group life insurance	6,660,116	12,785,849	16,902,442
6. Group annuities			
7. A & H - group	14,936,818	23,595,695	29,343,731
8. A & H - credit (group and individual)	148,836,943	145,174,302	197,806,676
9. A & H - other	2,776,956	2,077,669	3,146,473
10. Aggregate of all other lines of business			
11. Subtotal	382,891,071	380,036,760	515,531,477
12. Deposit-type contracts			
13. Total	382,891,071	380,036,760	515,531,477
DETAILS OF WRITE-INS			
1001.			
1002.			
1003.			
1098. Summary of remaining write-ins for Line 10 from overflow page			
1099. Totals (Lines 1001 through 1003 plus 1098)(Line 10 above)			

NOTES TO FINANCIAL STATEMENTS

Note 1 – Summary of Significant Accounting Policies

No significant change.

Note 2 – Accounting Changes and Corrections of Errors

No significant change.

Note 3 – Business Combinations and Goodwill

No significant change.

Note 4 – Discontinued Operations

No significant change.

Note 5 – Investments

No significant change.

Note 6 – Joint Ventures, Partnerships and Limited Liability Companies

No significant change.

Note 7 – Investment Income

No significant change.

Note 8 – Derivative Instruments

No significant change.

Note 9 – Income Taxes

There has not been a significant change to the admitted deferred tax asset for the year.

Note 10 – Information Concerning Parent, Subsidiaries and Affiliates

No significant change.

Note 11 – Debt

No significant change.

Note 12 – Retirement Plans, Deferred Compensation, Postemployment Benefits and Compensated Absences and Other Postretirement Benefit Plans

No significant change.

Note 13 – Capital and Surplus, Shareholders' Dividends Restrictions and Quasi-Reorganization

No significant change.

NOTES TO FINANCIAL STATEMENTS

Note 14 – Contingencies

As part of the Company's ongoing monitoring process, the Company regularly reviews its investment portfolio to ensure that investments that may be other-than-temporarily impaired are identified on a timely basis and that any other-than-temporary impairment is charged against earnings in the proper period. The Company has reviewed these securities and recorded \$27,029,596 and \$217,151 of other-than-temporary impairments for the year to date period ending September 30, 2008 and 2007 respectively. Other-than-temporary impairments for the quarters ended September 30, 2008 and 2007 respectively were \$21,194,532 and \$217,151.

Note 15 – Leases

No significant change.

Note 16 – Information About Financial Instruments With Off-Balance Sheet Risk and Financial Instruments With Concentrations of Credit Risk

No significant change.

Note 17 – Sale, Transfer and Servicing of Financial Assets and Extinguishments of Liabilities

C. There were no wash sales to report for 2008 year to date.

Note 18 – Gain or Loss to the Reporting Entity from Uninsured Plans and the Uninsured Portion of Partially Insured Plans

No significant change.

Note 19 – Direct Premium Written/Produced by Managing General Agents/Third Party Administrators

No significant change.

Note 20 – Other Items

No significant change.

Note 21 – Events Subsequent

The Company's realized and unrealized gains or losses did not materially impact surplus during the month ended October 31, 2008.

Note 22 – Reinsurance

No significant change.

Note 23 – Retrospectively Rate Contracts and Contracts Subject to Redetermination

No significant change.

Note 24 – Changes in Incurred Losses and Loss Adjustment Expenses

No significant change.

Note 25 – Intercompany Pooling Arrangements

No significant change.

Note 26 – Structured Settlements

No significant change.

NOTES TO FINANCIAL STATEMENTS

Note 27 – Health Care Receivables

No significant change.

Note 28 – Participating Policies

No significant change.

Note 29 – Premium Deficiency Reserves

No significant change.

Note 30 – Reserves for Life Contracts and Annuity Contracts

No significant change.

Note 31 – Analysis of Annuity Actuarial Reserves and Deposit-Type Liabilities by Withdrawal Characteristics

No significant change.

Note 32 – Premiums and Annuity Considerations Deferred and Uncollected

No significant change.

Note 33 – Separate Accounts

No significant change.

Note 34 – Loss/Claim Adjustment Expenses

No significant change.

GENERAL INTERROGATORIES

(Responses to these interrogatories should be based on changes that have occurred since the prior year end unless otherwise noted)

PART 1 - COMMON INTERROGATORIES
GENERAL

- 1.1

Did the reporting entity experience any material transactions requiring the filing of Disclosure of Material Transactions with the State of Domicile, as required by the Model Act?

Yes [☐] No [☒]
- 1.2

If yes, has the report been filed with the domiciliary state?

Yes [☐] No [☐]
- 2.1

Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity?

Yes [☐] No [☒]
- 2.2

If yes, date of change:
3.

Have there been any substantial changes in the organizational chart since the prior quarter end?

Yes [☒] No [☐]

If yes, complete the Schedule Y - Part 1 - organizational chart.
- 4.1

Has the reporting entity been a party to a merger or consolidation during the period covered by this statement?

Yes [☐] No [☒]
- 4.2

If yes, provide the name of the entity, NAIC Company Code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.

1 Name of Entity	2 NAIC Company Code	3 State of Domicile
.....
.....
.....

5.

If the reporting entity is subject to a management agreement, including third-party administrator(s), managing general agent(s), attorney-in-fact, or similar agreement, have there been any significant changes regarding the terms of the agreement or principals involved?

Yes [☐] No [☒] N/A [☐]

If yes, attach an explanation.
- 6.1

State as of what date the latest financial examination of the reporting entity was made or is being made.

12/31/2006
- 6.2

State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released.

12/31/2006
- 6.3

State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date).

05/22/2008
- 6.4

By what department or departments?
Florida Department of Insurance
- 6.5

Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with Departments?

Yes [☒] No [☐] N/A [☐]
- 6.6

Have all of the recommendations within the latest financial examination report been complied with?

Yes [☒] No [☐] N/A [☐]
- 7.1

Has this reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period?

Yes [☐] No [☒]
- 7.2

If yes, give full information:
- 8.1

Is the company a subsidiary of a bank holding company regulated by the Federal Reserve Board?

Yes [☐] No [☒]
- 8.2

If response to 8.1 is yes, please identify the name of the bank holding company.
- 8.3

Is the company affiliated with one or more banks, thrifts or securities firms?

Yes [☐] No [☒]
- 8.4

If response to 8.3 is yes, please provide below the names and location (city and state of the main office) of any affiliates regulated by a federal regulatory services agency [i.e. the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), the Office of Thrift Supervision (OTS), the Federal Deposit Insurance Corporation (FDIC) and the Securities Exchange Commission (SEC)] and identify the affiliate's primary federal regulator.

1 Affiliate Name	2 Location (City, State)	3 FRB	4 OCC	5 OTS	6 FDIC	7 SEC
.....
.....
.....

STATEMENT AS OF SEPTEMBER 30, 2008 OF THE American Bankers Life Assurance Company of Florida

GENERAL INTERROGATORIES

- 9.1

Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards?
(a) Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;
(b) Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;
(c) Compliance with applicable governmental laws, rules and regulations;
(d) The prompt internal reporting of violations to an appropriate person or persons identified in the code; and
(e) Accountability for adherence to the code.

Yes [X] No []
- 9.11

If the response to 9.1 is No, please explain:
- 9.2

Has the code of ethics for senior managers been amended?

Yes [] No [X]
- 9.21

If the response to 9.2 is Yes, provide information related to amendment(s).
- 9.3

Have any provisions of the code of ethics been waived for any of the specified officers?

Yes [] No [X]
- 9.31

If the response to 9.3 is Yes, provide the nature of any waiver(s).

FINANCIAL

- 10.1

Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement?

Yes [X] No []
- 10.2

If yes, indicate any amounts receivable from parent included in the Page 2 amount:\$.....

1,282,385

INVESTMENT

- 11.1

Were any of the stocks, bonds, or other assets of the reporting entity loaned, placed under option agreement, or otherwise made available for use by another person? (Exclude securities under securities lending agreements.)

Yes [] No [X]
- 11.2

If yes, give full and complete information relating thereto:
12.

Amount of real estate and mortgages held in other invested assets in Schedule BA:

\$.....

188,081
13.

Amount of real estate and mortgages held in short-term investments:

\$.....
- 14.1

Does the reporting entity have any investments in parent, subsidiaries and affiliates?

Yes [] No [X]
- 14.2

If yes, please complete the following:
- | | 1 | 2 |
|---|---|--|
| | Prior Year-End
Book/Adjusted
Carrying Value | Current Quarter
Book/Adjusted
Carrying Value |
| 14.21 Bonds | \$..... | \$..... |
| 14.22 Preferred Stock | \$..... | \$..... |
| 14.23 Common Stock | \$..... | \$..... |
| 14.24 Short-Term Investments | \$..... | \$..... |
| 14.25 Mortgage Loans on Real Estate | \$..... | \$..... |
| 14.26 All Other | \$..... | \$..... |
| 14.27 Total Investment in Parent, Subsidiaries and Affiliates (Subtotal Lines 14.21 to 14.26) | \$..... | \$..... |
| 14.28 Total Investment in Parent included in Lines 14.21 to 14.26 above | \$..... | \$..... |
- 15.1

Has the reporting entity entered into any hedging transactions reported on Schedule DB?

Yes [X] No []
- 15.2

If yes, has a comprehensive description of the hedging program been made available to the domiciliary state?

Yes [X] No []
- If no, attach a description with this statement.

STATEMENT AS OF SEPTEMBER 30, 2008 OF THE American Bankers Life Assurance Company of Florida

GENERAL INTERROGATORIES

16. Excluding items in Schedule E, real estate, mortgage loans and investments held physically in the reporting entity' s offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Section 3, III Conducting Examinations, G - Custodial or Safekeeping Agreements of the NAIC Financial Condition Examiners Handbook? Yes [X] No []
- 16.1 For all agreements that comply with the requirements of the NAIC Financial Condition Examiners Handbook, complete the following:

1 Name of Custodian(s)	2 Custodian Address
JP Morgan Chase	4 New York Plaza North American Insurance - 15th Floor New York NY 10004
RBC Dexia Investor Services Trust	77 King St. West Toronto Ontario M5W 1P9

- 16.2 For all agreements that do not comply with the requirements of the NAIC Financial Condition Examiners Handbook, provide the name, location and a complete explanation:

1 Name(s)	2 Location(s)	3 Complete Explanation(s)
.....
.....

- 16.3 Have there been any changes, including name changes, in the custodian(s) identified in 16.1 during the current quarter? Yes [] No [X]

- 16.4 If yes, give full information relating thereto:

1 Old Custodian	2 New Custodian	3 Date of Change	4 Reason
.....
.....

- 16.5 Identify all investment advisors, brokers/dealers or individuals acting on behalf of broker/dealers that have access to the investment accounts, handle securities and have authority to make investments on behalf of the reporting entity:

1 Central Registration Depository	2 Name(s)	3 Address
Not a registered advisor	Assurant Asset Management	One Chase Manhattan Plaza New York NY 10005
106442	Prudential Investment Management	4 Gateway Center Newark NJ 07102
106595	Wellington Management Company LLP	75 State Street Boston MA 02109
Not a registered advisor	Lancaster Investment Company	55 King St 10th Fl Toronto ON M5K1A2

- 17.1 Have all the filing requirements of the Purposes and Procedures Manual of the NAIC Securities Valuation Office been followed? Yes [X] No []

- 17.2 If no, list exceptions:

STATEMENT AS OF SEPTEMBER 30, 2008 OF THE American Bankers Life Assurance Company of Florida

GENERAL INTERROGATORIES

PART 2 - LIFE & HEALTH

1.	Report the statement value of mortgage loans at the end of this reporting period for the following categories:	1 Amount
1.1	Long-Term Mortgages In Good Standing	
1.11	Farm Mortgages	\$.....
1.12	Residential Mortgages	\$.....40,496
1.13	Commercial Mortgages	\$.....56,147,808
1.14	Total Mortgages in Good Standing	\$.....56,188,304
1.2	Long-Term Mortgages In Good Standing with Restructured Terms	
1.21	Total Mortgages in Good Standing with Restructured Terms.....	\$.....
1.3	Long-Term Mortgage Loans Upon which Interest is Overdue more than Three Months	
1.31	Farm Mortgages	\$.....
1.32	Residential Mortgages	\$.....
1.33	Commercial Mortgages	\$.....
1.34	Total Mortgages with Interest Overdue more than Three Months	\$.....
1.4	Long-Term Mortgage Loans in Process of Foreclosure	
1.41	Farm Mortgages	\$.....
1.42	Residential Mortgages	\$.....
1.43	Commercial Mortgages	\$.....
1.44	Total Mortgages in Process of Foreclosure	\$.....
1.5	Total Mortgage Loans (Lines 1.14 + 1.21 + 1.34 + 1.44) (Page 2, Column 3, Lines 3.1 + 3.2)	\$.....56,188,304
1.6	Long-Term Mortgages Foreclosed, Properties Transferred to Real Estate in Current Quarter	
1.61	Farm Mortgages	\$.....
1.62	Residential Mortgages	\$.....
1.63	Commercial Mortgages	\$.....
1.64	Total Mortgages Foreclosed and Transferred to Real Estate	\$.....

SCHEDULE S - CEDED REINSURANCE

[illegible]

STATEMENT AS OF SEPTEMBER 30, 2008 OF THE American Bankers Life Assurance Company of Florida

SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS

Current Year To Date - Allocated by States and Territories

			Direct Business Only						
			Life Contracts		4 Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees	5 Other Considerations	6 Total Columns 2 Through 5	7 Deposit-Type Contracts	
			2	3					
States, Etc.			Active Status	Life Insurance Premiums	Annuity Considerations				
1.	Alabama	AL	L	1,787,991	872	1,692,408		3,481,271	
2.	Alaska	AK	L	461,342		189,202		650,544	
3.	Arizona	AZ	L	1,671,510	3,621	714,425		2,389,556	
4.	Arkansas	AR	L	462,699		430,252		892,951	
5.	California	CA	L	4,166,057	13,372	4,733,493		8,912,922	
6.	Colorado	CO	L	1,823,280	2,694	781,556		2,607,530	
7.	Connecticut	CT	L	568,905	755	733,176		1,302,836	
8.	Delaware	DE	L	257,126	59	116,218		373,403	
9.	District of Columbia	DC	L	104,919		86,259		191,178	
10.	Florida	FL	L	15,488,450	8,075	2,963,640		18,460,165	
11.	Georgia	GA	L	3,834,269	6,857	6,909,997		10,751,123	
12.	Hawaii	HI	L	556,790	8,230	511,852		1,076,872	
13.	Idaho	ID	L	819,919	970	503,926		1,324,815	
14.	Illinois	IL	L	2,472,381	15,924	2,825,428		5,313,733	
15.	Indiana	IN	L	1,347,564	3,856	1,201,888		2,553,308	
16.	Iowa	IA	L	619,813	1,974	613,816		1,235,603	
17.	Kansas	KS	L	512,155	169	353,102		865,426	
18.	Kentucky	KY	L	1,001,246	1,458	1,263,201		2,265,905	
19.	Louisiana	LA	L	2,658,764	214	2,177,544		4,836,522	
20.	Maine	ME	L	100,261	734	136,541		237,536	
21.	Maryland	MD	L	1,283,467	2,924	419,770		1,706,161	
22.	Massachusetts	MA	L	709,109	2,144	852,485		1,563,738	
23.	Michigan	MI	L	2,038,376	1,836	995,066		3,035,278	
24.	Minnesota	MN	L	687,543	930	344,187		1,032,660	
25.	Mississippi	MS	L	2,343,660	25	2,617,692		4,961,377	
26.	Missouri	MO	L	1,307,102	2,002	1,907,334		3,216,438	
27.	Montana	MT	L	387,428	203	250,164		637,795	
28.	Nebraska	NE	L	497,342	1,093	165,589		664,024	
29.	Nevada	NV	L	1,303,568	3,361	2,563,075		3,870,004	
30.	New Hampshire	NH	L	502,499	41,436	129,961		673,896	
31.	New Jersey	NJ	L	1,501,489	10,292	1,510,006		3,021,787	
32.	New Mexico	NM	L	738,441	198	398,138		1,136,777	
33.	New York	NY	N						
34.	North Carolina	NC	L	4,066,008	7,606	3,855,090		7,928,704	
35.	North Dakota	ND	L	230,462		149,103		379,565	
36.	Ohio	OH	L	1,638,108	8,322	1,431,769		3,078,199	
37.	Oklahoma	OK	L	747,868	411	516,847		1,265,126	
38.	Oregon	OR	L	1,140,834	1,761	1,067,907		2,210,502	
39.	Pennsylvania	PA	L	9,421,686	22,849	4,987,872		14,432,407	
40.	Rhode Island	RI	L	128,652	666	77,412		206,730	
41.	South Carolina	SC	L	3,672,596	11,494	2,881,015		6,565,105	
42.	South Dakota	SD	L	298,346	42	129,141		427,529	
43.	Tennessee	TN	L	2,773,330	2,421	2,493,880		5,269,631	
44.	Texas	TX	L	16,686,625	5,584	15,155,051		31,847,260	
45.	Utah	UT	L	496,755	808	288,954		786,517	
46.	Vermont	VT	L	105,144	4,288	51,234		160,666	
47.	Virginia	VA	L	2,913,793	13,966	1,254,479		4,182,238	
48.	Washington	WA	L	1,325,735	2,210	1,379,110		2,707,055	
49.	West Virginia	WV	L	549,892	653	308,121		858,666	
50.	Wisconsin	WI	L	692,378	1,106	539,740		1,233,224	
51.	Wyoming	WY	L	137,701	1,212	104,674		243,587	
52.	American Samoa	AS	N						
53.	Guam	GU	L	157		26		183	
54.	Puerto Rico	PR	L	100,466	413	15,403		116,282	
55.	U.S. Virgin Islands	VI	L	1,669,287	113,123	352,270		2,134,680	
56.	Northern Mariana Islands	MP	N						
57.	Canada	CN	L	110,440,151		88,382,825		198,822,976	
58.	Aggregate Other Aliens	OT	XXX	2,734,069	46,795	86,148		2,867,012	
59.	Subtotal	(a) 53		215,985,508	382,008	166,599,462		382,966,978	
90.	Reporting entity contributions for employee benefits plans	XXX							
91.	Dividends or refunds applied to purchase paid-up additions and annuities	XXX							
92.	Dividends or refunds applied to shorten endowment or premium paying period	XXX							
93.	Premium or annuity considerations waived under disability or other contract provisions	XXX							
94.	Aggregate or other amounts not allocable by State	XXX							
95.	Totals (Direct Business)	XXX		215,985,508	382,008	166,599,462		382,966,978	
96.	Plus Reinsurance Assumed	XXX		9,134,639		51,466,046		60,600,685	
97.	Totals (All Business)	XXX		225,120,147	382,008	218,065,508		443,567,663	
98.	Less Reinsurance Ceded	XXX		161,729,344		180,753,129		342,482,473	
99.	Totals (All Business) less Reinsurance Ceded	XXX		63,390,803	382,008	37,312,379		101,085,190	
DETAILS OF WRITE-INS									
5801.	Anguilla	XXX							
5802.	Aruba	XXX		947,399		15,721		963,120	
5803.	British Virgin Islands	XXX		301,993	46,676	8,835		357,504	
5898.	Summary of remaining write-ins for Line 58 from overflow page	XXX		1,484,677	119	61,592		1,546,388	
5899.	Totals (Lines 5801 through 5803 plus 5898)(Line 58 above)	XXX		2,734,069	46,795	86,148		2,867,012	
9401.	.....	XXX							
9402.	.....	XXX							
9403.	.....	XXX							
9498.	Summary of remaining write-ins for Line 94 from overflow page	XXX							
9499.	Totals (Lines 9401 through 9403 plus 9498)(Line 94 above)	XXX							

(a) Insert the number of L responses except for Canada and Other Alien.

SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 - ORGANIZATIONAL CHART

Assurant, Inc.	Owns 100% of Family Considerations, Inc. Owns 100% of FamilySide, Inc. Owns 100% of Florida Office Corp. Owns 100% of GP Legacy Place, Inc. Owns 100% of Insureco, Inc. Owns 100% of Interfinancial Inc. Owns 100% of Union Security Life Insurance Company of New York	FEI 58-2315775 - GA CANADA FEI 13-3896525 - DE FEI 13-3882719 - DE FEI 33-0658229 - CA FEI 13-3036467 - GA FEI 13-2699219; NAIC 81477 - NY
Insureco, Inc.	Owns 100% of Assurant Reinsurance of Turks & Caicos, Ltd. Owns 100% of Insureco Agency & Insurance Services, Inc. (CA)	FEI 03-0387721 - TURKS & CAICOS FEI 95-3097622 - CA
Interfinancial Inc.	Owns 100% of ALOC Holdings ULC Owns 100% of American Bankers Insurance Group Owns 100% of American Memorial Life Insurance Company Owns 100% of American Security Insurance Company Owns 100% of Denticare of Alabama, Inc. Owns 100% of Disability Reinsurance Management Services, Inc. Owns 100% of Guardian Travel, Inc. Owns 100% of John Alden Financial Corporation Owns 100% of Mortgage Group Reinsurance, Ltd. Owns 100% of SSDC Services Corp. (fka SSDC Corp.) Owns 100% of Time Insurance Company Owns 100% of TrackSure Insurance Agency, Inc. Owns 100% of UDC Dental California, Inc. Owns 100% of UDC Ohio, Inc. Owns 100% of Union Security DentalCare of Georgia, Inc. Owns 100% of Union Security DentalCare of New Jersey, Inc. Owns 100% of Union Security Insurance Company Owns 100% of United Dental Care of Arizona, Inc. Owns 100% of United Dental Care of Colorado, Inc. Owns 100% of United Dental Care of Michigan, Inc. Owns 100% of United Dental Care of Missouri, Inc. Owns 100% of United Dental Care of New Mexico, Inc.	CANADA FEI 59-1985922- FL FEI 46-0260270; NAIC 67989- SD FEI 58-1529575; NAIC 42978 - DE FEI 59-3063687; NAIC 12880 - AL FEI 01-0483086 - DE FEI 59-2519974 - FL FEI 59-2840712 - DE FEI 20-0101110 - BERMUDA FEI 38-3357459 - DE FEI 39-0658730; NAIC 69477 - WI FEI 33-0388029 - CA FEI 33-0360239; NAIC 52031 - CA FEI 74-2609036; NAIC 52022 - OH FEI 58-1909945 - GA FEI 52-1565653; NAIC 11244 - NJ FEI 81-0170040; NAIC 70408 - IA FEI 86-0517444; NAIC 47708 - AZ FEI 86-0631335; NAIC 52032 -CO FEI 38-2833988; NAIC 11111 - MI FEI 75-2481527; NAIC 47044 - MO FEI 86-0384270; NAIC 47042 - NM

SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 - ORGANIZATIONAL CHART

12.1

	Owns 100% of United Dental Care of Texas, Inc. Owns 100% of United Dental Care of Utah, Inc.	FEI 75-2076282; NAIC 95142 - TX FEI 75-2635404; NAIC 95450 - UT
ALOC Holdings ULC		
	Owns 100% of Assurant Life of Canada	CANADA
American Security Insurance Company		
	Owns 100% of Standard Guaranty Insurance Company	FEI 58-1529579; NAIC 42986 - DE
John Alden Financial Corporation		
	Owns 100% of John Alden Life Insurance Company Owns 100% of NSM Sales Corporation	FEI 41-0999752; NAIC 65080 - WI FEI 65-0416844 - NV
John Alden Life Insurance Company		
	Owns 100% of North Star Marketing Corporation	FEI 59-2394561 - OH
Time Insurance Company		
	Owns 100% of National Insurance Institute, LLC	FEI 83-0408679 - WI
Union Security Insurance Company		
	Owns 100% of Dental Health Alliance, LLC	FEI 13-3830846 - DE
American Bankers Insurance Group, Inc.		
	Owns 100% of ABI International Owns 100% of American Bankers Dominicana, S.A. Owns 100% of American Bankers Capital, Inc. Owns 100% of American Bankers Insurance Company of Florida Owns 100% of American Bankers Life Assurance Company of Florida Owns 100% of American Bankers Management Company, Inc Owns 100% of American Reliable Insurance Company Owns 100% of Assurant Deutschland GmbH Owns 100% of Assurant Italia Agenzia di Assicurazioni s.r.l. Owns 100% of Assurant Services Canada, Inc. Owns 100% of Assurant Services Ireland, Ltd. Owns 100% of Assurant Services Italia s.r.l. Owns 100% of Assurant Solutions Nordic A/S (fka Assurant Services Denmark S/A)	CAYMAN ISLANDS DOMINICAN REPUBLIC FEI 59-2731675 - DE FEI 59-0593886; NAIC 10111- FL FEI 59-0676017; NAIC 60275 - FL FEI 65-0597010 - FL FEI 41-0735002; NAIC 19615 - AZ GERMANY ITALY CANADA IRELAND ITALY DENMARK

SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 - ORGANIZATIONAL CHART

122

	Owns 100% of Assurant Solutions Spain, S.A. Owns 100% of Bankers Atlantic Reinsurance Company Owns 100% of Federal Warranty Service Corporation Owns 100% of Guardian Investment Services, Inc. Owns 100% of International Financial Group, Inc. Owns 100% of MSDiversified Corp. Owns 100% of National Insurance Agency Owns 100% of Quail Roost Properties, Inc. Owns 100% of Roadgard Motor Club, Inc. Owns 100% of Sureway, Inc. Owns 100% of Voyager Group, Inc. Owns 100% of Voyager Property and Casualty Insurance Company Owns 100% of Voyager Service Warranties, Inc.	SPAIN FEI 98-0152782 - TURKS & CAICOS FEI 36-3596362 - IL FEI 59-2720545 - FL FEI 75-2533456 - TX FEI 64-0660045 - MS FEI 59-1357775 - FL FEI 59-1414202 - FL FEI 59-2192619 - FL FEI 59-1532747 - DE FEI 59-1236556 - FL FEI 57-0665589; NAIC 35971 - SC FEI 59-2675787 - FL
ABI International	Owns 100% of Assurant Group, Limited Owns 100% of American Bankers International Division, Inc.	UNITED KINGDOM FEI 66-0568288 - PR
American Bankers Insurance Company of Florida	Owns 100% of American Bankers General Agency, Inc.	FEI 74-2135158 - TX
American Bankers International Division, Inc.	Owns 49% of Assurant Danos Mexico S.A. Owns 1% of Assurant Seguradora S.A. Owns 1% of Assurant Services Brasil, Limitada Owns 2% of Assurant Servicios de Mexico, S.A. de CV Owns 100% of Assurant Services of Puerto Rico, Inc. Owns 49% of Assurant Vida Mexico S.A. Owns 74% of Caribbean American Property Insurance Company Owns 100% of ABIG Holding de Espana, S.L. Owns 100% of Caribbean American Life Assurance Company Owns 1% of Rolim Consult S.A.	MEXICO BRASIL BRASIL MEXICO FEI 66-0520042 - PR MEXICO FEI 66-0481184; NAIC 30590 - PR SPAIN FEI 66-0448783; NAIC 73156 - PR BRASIL

SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 - ORGANIZATIONAL CHART

ABIG Holding de Espana, S.L.	Owns 99% of Assurant Argentina Compania de Seguros Sociedad Anonima Owns 100% of Assurant Holding de Puerto Rico, Inc. Owns 99% of Assurant Seguradora S.A. Owns 99% of Assurant Services Brasil, Limitada Owns 100% of Assurant Services de Chile, SpA Owns 98% of Assurant Servicios de Mexico, S.A. de CV Owns 99% of Rolim Consult S.A.	ARGENTINA PUERTO RICO BRASIL BRASIL CHILE MEXICO BRASIL
Assurant Holding de Puerto Rico, Inc.	Owns 51% of Assurant Danos Mexico S.A. Owns 51% of Assurant Vida Mexico S.A.	MEXICO MEXICO
American Bankers Management Company, Inc.	Owns 100% of Consumer Assist Network Association, Inc.	FEI 65-0597011 - DE
Assurant Group LTD	Owns 100% of Assurant Direct Limited (fka Swansure Direct Ltd.) (dormant) Owns 100% of Assurant General Insurance Limited (fka BICL) Owns 100% of Assurant Intermediary Group Limited (fka Swansure Group Ltd.) Owns 100% of Assurant Life Limited (fka BLAC) Owns 100% of Bankers Insurance Services Co., Ltd. Owns 100% of Centrepont Insurance Services Ltd.	UNITED KINGDOM UNITED KINGDOM UNITED KINGDOM UNITED KINGDOM UNITED KINGDOM UNITED KINGDOM
Assurant General Insurance Limited	Owns 100% of Assurant Services (UK) Limited (fka BISCL)	UNITED KINGDOM
Assurant Intermediary Group Limited (fka Swansure Group Ltd.)	Owns 100% of Adminicle Limited Owns 100% of Assurant Intermediary Ltd. (fka D & D Homecare Ltd.) Owns 100% of Swansure Administration Limited (dormant) Owns 100% of Swansure Investments Limited (dormant)	UNITED KINGDOM UNITED KINGDOM UNITED KINGDOM UNITED KINGDOM
Adminicle Limited	Owns 100% of Key Adminicle Limited	UNITED KINGDOM

SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 - ORGANIZATIONAL CHART

Caribbean American Life Assurance Company	Owns 26% of Caribbean American Property Insurance Company	FEI 66-0481184; NAIC 30590 - PR
American Bankers General Agency, Inc.	Controls thru a management agreement - Reliable Lloyds Insurance Company	FEI 74-2289453; NAIC 28843 - TX
Federal Warranty Service Corporation	Owns 80% of Service Delivery Advantage, LLC	FEI 61-1455870; IL
Guardian Investment Services, Inc.	Owns 1% of Assurant Argentina Compania de Seguros Sociedad Anonima	ARGENTINA
MS Diversified Corp.	Owns 100% of United Service Protection Corporation Owns 100% of United Service Protection, Inc.	FEI 64-0906751 - DE FEI 59-1794848 - FL
Sureway, Inc.	Owns 100% of Assurant Repair Service (Beijing) Co., Ltd.	CHINA
Voyager Group Inc.	Owns 100% of Voyager Indemnity Insurance Company	FEI 58-1455416; NAIC 40428 - GA

STATEMENT AS OF SEPTEMBER 30, 2008 OF THE American Bankers Life Assurance Company of Florida

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

The following supplemental reports are required to be filed as part of your statement filing. However, in the event that your company does not transact the type of business for which the special report must be filed, your response of NO to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below. If the supplement is required of your company but is not being filed for whatever reason enter SEE EXPLANATION and provide an explanation following the interrogatory questions.


	Response
1. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC with this statement?	NO
2. Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC with this statement?	NO
3. Will the Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV be filed with the state of domicile and electronically with the NAIC?	NO
4. Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXV be filed with the state of domicile and electronically with the NAIC?	NO
5. Will the Reasonableness of Assumptions Certification for Implied Guaranteed Rate Method required by Actuarial Guideline XXXVI be filed with the state of domicile and electronically with the NAIC?	YES
6. Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Average Market Value) be filed with the state of domicile and electronically with the NAIC?	NO
7. Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Market Value) be filed with the state of domicile and electronically with the NAIC?	NO

Explanation:

1.
2.
3.
4.
6.
7.


Bar Code:

1.




602752008490000003

Trusteed Surplus Statement [Document Identifier 490]
2.




602752008365000003

Medicare Part D Coverage Supplement [Document Identifier 365]
3.




602752008445000003

Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV [Document Identifier 445]
4.




602752008446000003

Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXV [Document Identifier 446]
6.



602752008448000003

Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI [Document Identifier 448]
7.



602752008449000003

Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Market Value) [Document Identifier 449]

OVERFLOW PAGE FOR WRITE-INS

Additional Write-ins for Assets Line 23

2304.	Account receivable other	800,849		800,849	
2305.	Direct mail and telemarketing	265,896	265,896		
2306.	Marketing reinsurance expenses recoverable	724,566	724,566		
2307.	A/R - Reinsurance licensing fees	4,760		4,760	
2308.	Works of art	404,822	404,822		
2309.	Clearing accounts	162,877	162,877		
2310.	Prepaid expenses	3,603,764	3,603,764		
2311.	Premium tax recoverable	568,506		568,506	
2312.	IMR Asset	175,029	175,029		
2313.	Overflow Total				7,453,654
2397.	Summary of remaining write-ins for Line 23 from overflow page	6,711,069	5,336,954	1,374,115	7,453,654

Additional Write-ins for Liabilities Line 25

2504.	Other contingent liability	(5)	(13)
2505.	Staledated suspense cleared from cash accounts	51,613	104,227
2506.	Staledated suspense offset in cash accounts	1,863,422	1,572,790
2507.	Suspense accounts 1st series		(113,792)
2508.	Suspense accounts - premium		(10,678)
2509.	Suspense accounts - commissions		(2,134)
2510.	Suspense accounts - claims		577,387
2511.	Suspense accounts - payroll		3,526,764
2512.	Unearned income other	991,472	1,391,408
2513.	Balances under deposit Treaty Liability	5,028,164	45,106
2514.	Deposit Accounting UPR	188,819	
2515.	Deposit Accounting Case Reserves	(97,511)	
2516.	Deposit Accounting IBNR	(1,019,673)	
2517.	Deposit Accounting Reinsurance Recoverable	(80,027)	
2518.	Deposit Accounting Reinsurance Payable	69,707	
2519.	Deposit Accounting Reinsurance Funds	64,601	
2520.	Deposit Accounting Mortality	(4,003,280)	
2521.	Accrued Insurance Department Penalties	195,921	
2597.	Summary of remaining write-ins for Line 25 from overflow page	3,253,223	7,091,065

Additional Write-ins for Summary of Operations Line 53

5304.	Reserve correction (net of tax)		(777,522)
5305.	Correction of block of business (net of tax)		(583,978)
5306.	Prior year ceded commission fees adjustment (net of tax)		396,229
5307.	Accounting change from reinsurance to derivative		99,789
5308.	Takedown stagnant commission(MIA net of tax)	333,834	
5309.	Federal income tax SUD adjustment	4,973,000	
5310.	Capital infusion SUD adjustment	3,221,000	
5311.	Reserve correction (net of tax)	(777,522)	
5312.	Takedown stagnant commission (ATL net of tax)	691,906	
5313.	Prior year software adjustment	612,424	
5314.	Prior year correction of overstated ceding fee income (net of tax)	(558,733)	
5315.	Prior year software capitalization correction (net of tax)	268,680	
5316.	Prior year ceding fee adjustment (net of tax)	(238,817)	
5397.	Summary of remaining write-ins for Line 53 from overflow page	83,554	8,442,218 (865,482)

Additional Write-ins for Schedule T Line 58

5804.	Netherlands Antilles	XXX	1,481,804	119	61,592	1,543,515
5805.	New Zealand	XXX	2,873			2,873
5897.	Summary of remaining write-ins for Line 58 from overflow page	XXX	1,484,677	119	61,592	1,546,388

SCHEDULE A - VERIFICATION

Real Estate

	1	2
	Year to Date	Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year	22,756,722	22,756,722
2. Cost of acquired:		
2.1 Actual cost at time of acquisitions		
2.2 Additional investment made after acquisitions		
3. Current year change in encumbrances		
4. Total gain (loss) on disposals		
5. Deduct amounts received on disposals		
6. Total foreign exchange change in book/adjusted carrying value		
7. Deduct current year's other than temporary impairment recognized		
8. Deduct current year's depreciation	781,347	
9. Book/adjusted carrying value at the end of current period (Lines 1+2+3+4-5+6-7-8)	21,975,375	22,756,722
10. Deduct total nonadmitted amounts		
11. Statement value at end of current period (Line 9 minus Line 10)	21,975,375	22,756,722

SCHEDULE B - VERIFICATION

Mortgage Loans

	1	2
	Year to Date	Prior Year Ended December 31
1. Book value/recorded investment excluding accrued interest, December 31 of prior year	51,153,584	56,604,822
2. Cost of acquired:		
2.1 Actual cost at time of acquisitions	6,900,000	
2.2 Additional investment made after acquisitions		
3. Capitalized deferred interest and other		
4. Accrual of discount	13	19
5. Unrealized valuation increase (decrease)		
6. Total gain (loss) on disposals		
7. Deduct amounts received on disposals	1,833,867	5,370,434
8. Deduct amortization of premium and mortgage interest points and commitment fees	31,426	80,823
9. Total foreign exchange change in book value/recorded investment excluding accrued interest		
10. Deduct current year's other than temporary impairment recognized		
11. Book value/recorded investment excluding accrued interest at end of current period (Lines 1+2+3+4+5+6-7-8+9-10)	56,188,304	51,153,584
12. Deduct total nonadmitted amounts		
13. Statement value at end of current period (Line 11 minus Line 12)	56,188,304	51,153,584

SCHEDULE BA - VERIFICATION

Other Long-Term Invested Assets

	1	2
	Year to Date	Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year	5,631,558	5,537,849
2. Cost of acquired:		
2.1 Actual cost at time of acquisitions		214,457
2.2 Additional investment made after acquisitions		
3. Capitalized deferred interest and other	(25,026)	
4. Accrual of discount	287	363
5. Unrealized valuation increase (decrease)		
6. Total gain (loss) on disposals		
7. Deduct amounts received on disposals	1,350	
8. Deduct amortization of premium and depreciation	55,769	121,111
9. Total foreign exchange change in book/adjusted carrying value		
10. Deduct current year's other than temporary impairment recognized		
11. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5+6-7-8+9-10)	5,549,700	5,631,558
12. Deduct total nonadmitted amounts	250,000	250,000
13. Statement value at end of current period (Line 11 minus Line 12)	5,299,700	5,381,558

SCHEDULE D - VERIFICATION

Bonds and Stocks

	1	2
	Year to Date	Prior Year Ended December 31
1. Book/adjusted carrying value of bonds and stocks, December 31 of prior year	551,845,075	562,948,756
2. Cost of bonds and stocks acquired	113,088,939	164,771,166
3. Accrual of discount	323,665	435,588
4. Unrealized valuation increase (decrease)		
5. Total gain (loss) on disposals	(4,259,845)	(2,146,724)
6. Deduct consideration for bonds and stocks disposed of	154,564,680	200,336,096
7. Deduct amortization of premium	551,761	937,444
8. Total foreign exchange change in book/adjusted carrying value	(10,341,920)	28,910,697
9. Deduct current year's other than temporary impairment recognized	12,987,741	1,800,868
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9)	482,551,732	551,845,075
11. Deduct total nonadmitted amounts		
12. Statement value at end of current period (Line 10 minus Line 11)	482,551,732	551,845,075

STATEMENT AS OF SEPTEMBER 30, 2008 OF THE American Bankers Life Assurance Company of Florida

SCHEDULE D - PART 1B

Showing the Acquisitions, Dispositions and Non-Trading Activity
During the Current Quarter for all Bonds and Preferred Stock by Rating Class

	1 Book/Adjusted Carrying Value Beginning of Current Quarter	2 Acquisitions During Current Quarter	3 Dispositions During Current Quarter	4 Non-Trading Activity During Current Quarter	5 Book/Adjusted Carrying Value End of First Quarter	6 Book/Adjusted Carrying Value End of Second Quarter	7 Book/Adjusted Carrying Value End of Third Quarter	8 Book/Adjusted Carrying Value December 31 Prior Year
BONDS								
1. Class 1 (a)	383,016,570	253,377,176	278,121,300	(2,036,508)	377,873,958	383,016,570	356,235,938	401,585,315
2. Class 2 (a)	94,327,517	7,507,231	5,890,565	(3,169,020)	102,707,725	94,327,517	92,775,163	109,489,244
3. Class 3 (a)	23,989,509	1,213,994	1,832,509	61,205	20,935,239	23,989,509	23,432,199	22,913,866
4. Class 4 (a)	4,099,046	23,625	1,318,857	(614,521)	3,953,941	4,099,046	2,189,293	4,200,542
5. Class 5 (a)	2,363,063		1,076,583	(9,029)	2,383,812	2,363,063	1,277,451	1,678,963
6. Class 6 (a)	5,207			125	5,207	5,207	5,332	5,207
7. Total Bonds	507,800,912	262,122,026	288,239,814	(5,767,748)	507,859,882	507,800,912	475,915,376	539,873,137
PREFERRED STOCK								
8. Class 1	54,585,704	3,412,324	6,411,077	(5,614,238)	57,909,439	54,585,704	45,972,713	57,329,379
9. Class 2	13,777,685	1,733,438	2,875,079	(1,884,034)	14,040,621	13,777,685	10,752,010	17,927,953
10. Class 3	343,500			(343,500)	382,800	343,500		
11. Class 4								
12. Class 5								
13. Class 6				273,669			273,669	
14. Total Preferred Stock	68,706,889	5,145,762	9,286,156	(7,568,103)	72,332,860	68,706,889	56,998,392	75,257,332
15. Total Bonds and Preferred Stock	576,507,801	267,267,788	297,525,970	(13,335,851)	580,192,742	576,507,801	532,913,768	615,130,469

(a) Book/Adjusted Carrying Value column for the end of the current reporting period includes the following amount of non-rated short-term and cash equivalent bonds by NAIC designation: NAIC 1 \$42,428,076 ; NAIC 2 \$; NAIC 3 \$;
NAIC 4 \$; NAIC 5 \$; NAIC 6 \$

SCHEDULE DA - PART 1

Short-Term Investments Owned End of Current Quarter

	1	2	3	4	5
	Book/Adjusted Carrying Value	Par Value	Actual Cost	Interest Collected Year-to-Date	Paid for Accrued Interest Year-to-Date
8299999 Totals	42,428,075	XXX	42,428,075	366,499	

SCHEDULE DA - VERIFICATION

Short-Term Investments

	1	2
	Year To Date	Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year	59,953,582	9,988,697
2. Cost of short-term investments acquired	434,716,792	597,278,603
3. Accrual of discount		
4. Unrealized valuation increase (decrease)		
5. Total gain (loss) on disposals		
6. Deduct consideration received on disposals	452,242,299	547,313,718
7. Deduct amortization of premium		
8. Total foreign exchange change in book/adjusted carrying value		
9. Deduct current year's other than temporary impairment recognized		
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9)	42,428,075	59,953,582
11. Deduct total nonadmitted amounts		
12. Statement value at end of current period (Line 10 minus Line 11)	42,428,075	59,953,582

Schedule DB - Part F - Section 1 - Replicated (Synthetic) Assets Open
N O N E

Schedule DB - Part F - Section 2 - Reconciliation of Replicated (Synthetic) Assets Open
N O N E

SCHEDULE E - VERIFICATION

Cash Equivalents

	1	2
	Year To Date	Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year	3,536,801	1,027,428
2. Cost of cash equivalents acquired	110,863,673	140,193,678
3. Accrual of discount	124,799	26,762
4. Unrealized valuation increase (decrease)		
5. Total gain (loss) on disposals	1,368	12,964
6. Deduct consideration received on disposals	105,867,184	138,642,970
7. Deduct amortization of premium		
8. Total foreign exchange change in book/adjusted carrying value	(520,507)	918,939
9. Deduct current year's other than temporary impairment recognized		
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9)	8,138,950	3,536,801
11. Deduct total nonadmitted amounts		
12. Statement value at end of current period (Line 10 minus Line 11)	8,138,950	3,536,801

Schedule A - Part 2 - Real Estate Acquired and Additions Made
N O N E

Schedule A - Part 3 - Real Estate Disposed
N O N E

SCHEDULE B - PART 2

Showing All Mortgage Loans ACQUIRED During the Current Quarter

NONE

Showing All Mortgage Loans DISPOSED, Transferred or Repaid During the Current Quarter

E02

SCHEDULE B - PART 3

Showing All Mortgage Loans DISPOSED, Transferred or Repaid During the Current Quarter

1	Location		4	5	6	7	Change in Book Value/Recorded Investment						14	15	16	17	18
	2	3					8	9	10	11	12	13					
Loan Number	City	State	Loan Type	Date Acquired	Disposal Date	Book Value/ Recorded Investment Excluding Accrued Interest Prior Year	Unrealized Valuation Increase (Decrease)	Current Year's (Amortization) /Accretion	Current Year's Other Than Temporary Impairment Recognized	Capitalized Deferred Interest and Other	Total Change in Book Value (8+9-10+11)	Total Foreign Exchange Change in Book Value	Book Value/ Recorded Investment Excluding Accrued Interest on Disposal	Consid- eration	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal
070036A	CHELMSFORD	MA		03/03/2008										18,711			
0299999. Mortgages with partial repayments						51,153,583		(10,368)			(10,368)			652,952			
0599999 - Totals						51,181,976		(10,368)			(10,368)		5,307	658,259			

SCHEDULE BA - PART 2

[illegible]

SCHEDULE BA - PART 3

[illegible]FeO₃

STATEMENT AS OF SEPTEMBER 30, 2008 OF THE American Bankers Life Assurance Company of Florida

SCHEDULE D - PART 3

Show All Long-Term Bonds and Stock Acquired During the Current Quarter

1	2	3	4	5	6	7	8	9	10
CUSIP Identification	Description	Foreign	Date Acquired	Name of Vendor	Number of Shares of Stock	Actual Cost	Par Value	Paid for Accrued Interest and Dividends	NAIC Designation or Market Indicator (a)
912810-FT-0	US TREASURY N/B BONDS 4.500% 02/15/36		08/25/2008	BARCLAYS 7256 DTC		832,140	820,000	1,103	1
0399999. Bonds - U.S. Governments						832,140	820,000	1,103	XXX
563469-ES-0	MANITOBA (PROVINCE OF) DEBS 5.850% 01/25/11	C	08/27/2008	CIBC OPPENHEIMER #438		136,098	128,480	721	1FE
563469-EY-7	MANITOBA (PROVINCE OF) DEBS 5.050% 12/03/13	C	08/27/2008	MERRILL LYNCH & CO #161		403,152	380,680	4,582	1FE
563469-FG-5	MANITOBA (PROVINCE OF) DEBS 4.300% 03/01/16	C	08/27/2008	CIBC OPPENHEIMER #438		129,825	128,480	2,740	1FE
642866-FT-9	NEW BRUNSWICK (PROVINCE) DEBS 4.500% 02/04/15	C	08/27/2008	Hong Kong Bank Canada		1,326,654	1,289,554	3,975	1FE
669827-FN-2	NOVA SCOTIA PROVINCE DEBS 4.700% 01/14/15	C	08/27/2008	NATIONAL BANK OF CANADA		3,370,808	3,240,539	19,195	1FE
683234-WM-6	ONTARIO (PROVINCE OF) DEBS 4.500% 03/08/15	C	08/27/2008	NESBITT BURNS		1,665,941	1,617,890	34,707	1FE
683234-ZK-7	ONTARIO (PROVINCE OF) NOTES 4.500% 12/02/12	C	08/27/2008	CIBC OPPENHEIMER #438		1,421,964	1,375,207	14,920	1FE
803854-HJ-0	PROVINCE OF SASKATCHEWAN DEBS 6.150% 09/01/10	C	08/27/2008	SCOTIA MCLEOD #096		175,974	166,548	5,079	1FE
1799999. Bonds - States, Territories and Possessions						8,630,416	8,327,378	85,919	XXX
167725-AB-6	CHICAGO ILL TRANSIT AUTH SER A REV BONDS 6.300% 12/01/21		07/30/2008	MORGAN STANLEY #050		1,000,000	1,000,000		1FE
295852-DP-9	ERNEST N MORIAL-NEW ORLEANS LA SPECIAL TAX 5.250% 07/15/23		09/24/2008	LOOP CAPITAL		109,152	100,000	1,021	1FE
917565-HF-3	UTAH TRAN AUTH SALES TAX REV SER A REV BONDS 5.000% 06/15/24		09/24/2008	LOOP CAPITAL		1,000,500	1,000,000	22,917	1FE
3199999. Bonds - Special Revenues						2,111,652	2,100,000	23,938	XXX
462613-AE-0	IPALCO ENTERPRISES INC SR SCRD NOTES 144A 7.250% 04/01/16		09/24/2008	Various		247,200	250,000	8,100	3FE
695114-CH-9	PACIFICORP 1ST MTGE BONDS 5.650% 07/15/18		07/14/2008	LEHMAN BROTHERS #074		249,548	250,000		1FE
695114-CJ-5	PACIFICORP 1ST MTGE BONDS 6.350% 07/15/38		07/14/2008	LEHMAN BROTHERS #074		497,215	500,000		1FE
29290Z-AD-2	ENBRIDGE GAS DISTRIBUTIO MTN 5.160% 09/24/14	C	08/27/2008	SCOTIA MCLEOD #096		1,669,339	1,617,890	36,138	1FE
44810Z-AQ-3	HYDRO ONE INC NOTES 4.640% 03/03/16	C	08/27/2008	CIBC OPPENHEIMER #438		1,580,826	1,570,305	35,732	1FE
00386S-AD-4	TAQA ABU DHABI NATL ENER SR UNSCRD NOTES 144A 7.250% 08/01/18	F	07/24/2008	BARCLAYS 7256 DTC		499,225	500,000		1FE
3899999. Bonds - Public Utilities						4,743,353	4,688,195	79,970	XXX
126304-AG-9	CSC HOLDINGS INC DEBS 7.875% 02/15/18		09/19/2008	BARCLAYS 7256 DTC		23,625	25,000	213	3FE
13342B-AD-7	CAMERON INTL CORP SR NOTES 7.000% 07/15/38		07/22/2008	J.P. MORGAN SECURITIES # 187		996,798	1,000,000	3,306	2FE
246688-AF-2	DELHAIZE AMERICA INC CO GTD 9.000% 04/15/31		07/08/2008	J.P. MORGAN SECURITIES # 187		1,170,330	1,000,000	21,500	2FE
263534-BT-5	DU PONT (E.I.) DE NEMOURS SR NOTES 6.000% 07/15/18		07/23/2008	GOLDMAN SACHS #005		249,895	250,000		1FE
494368-AS-2	KIMBERLY-CLARK CORP SR UNSCRD DEBS 6.375% 01/01/28		07/10/2008	LEHMAN BROTHERS #074		1,016,070	1,000,000	2,479	1FE
52602E-AA-0	LENDER PROCESS SERVICES SR UNSCRD NOTES 144A 8.125% 07/01/16		08/06/2008	J.P. MORGAN SECURITIES # 187		127,656	125,000	1,100	3FE
61166W-AG-6	MONSANTO CO CO GTD NOTES 5.875% 04/15/38		07/03/2008	CS First Boston #355		961,880	1,000,000	13,708	1FE
69073T-AL-7	OWENS-BROCKWAY GLASS CON CO GTD NOTES 6.750% 12/01/14		09/08/2008	Various		194,475	195,000	3,614	3FE
755111-AP-6	RAYTHEON CO DEBENTURES 7.000% 11/01/28		09/04/2008	RBS GREENWICH CAPITAL		529,660	500,000	12,444	1FE
784635-AJ-3	SPX CORP SR NOTES 144A 7.625% 12/15/14		08/05/2008	BANK AMER CAP MKT 84530		133,575	130,000	1,459	3FE
829226-AM-1	SINGLAIR TELEVISION GROU CO GTD NOTES 8.000% 03/15/12		09/18/2008	BANK AMER CAP MKT 84530		194,125	200,000	356	3FE
904764-AH-0	UNILEVER CAPITAL CORP 5.900% 11/15/32		07/03/2008	CS First Boston #355		1,221,950	1,250,000	11,063	1FE
06412P-W2-9	BANK OF NOVA SCOTIA 0.102% 09/02/09	C	08/20/2008	SCOTIA MCLEOD #096		2,721,924	2,724,840		1
07786Z-AA-5	BELL ALIANT REGIONAL COM CO GTD NOTES 4.720% 09/26/11	C	08/27/2008	RBC DOMINION #569		1,697,942	1,755,887	35,422	2FE
13591Z-QC-7	CANADIAN IMPERIAL BANK DEPOSIT NOTES 4.750% 12/22/14	C	08/27/2008	SCOTIA MCLEOD #096		570,027	584,344	5,171	1FE
13638Z-AW-5	CANADIAN NATL RESOURCES NOTES 4.500% 01/23/13	C	08/27/2008	RBC DOMINION #569		23,317	23,793	109	2FE
13644Z-AW-7	CANADIAN PACIFIC RAILWAY LTD SR UNSCRD NOTES 6.250% 06/01/18	C	08/27/2008	RBC DOMINION #569		184,654	185,582	2,955	2FE
24422Z-CP-5	JOHN DEERE CREDIT INC CO GTD NOTES 144A 5.450% 09/16/15	C	09/11/2008	RBC DOMINION #569		1,784,647	1,785,468		1FE
29251Z-AR-8	ENBRIDGE INC UNSUB 4.670% 03/25/13	C	08/27/2008	RBC DOMINION #569		1,994,714	2,003,329	40,242	1FE
36158Z-AB-2	GE CAPITAL CAN FUNDING UNSUB MTN 6.250% 07/24/12	C	08/27/2008	CIBC OPPENHEIMER #438		2,169,201	2,069,948	12,760	1FE
36158Z-BB-1	GE CAPITAL CAN FUNDING CO GTD 4.375% 09/28/12	C	08/27/2008	SCOTIA MCLEOD #096		481,205	490,126	9,047	1FE
37638Z-AA-2	GLACIER CREDIT CARD TRST SR UNSCRD NOTES 5.027% 02/20/13	C	08/27/2008	NESBITT BURNS		2,233,521	2,241,254	2,778	1FE
380881-AU-6	GOLDEN CREDIT CARD TRUST ABS SER 2005-1 A 4.047% 06/15/10	C	08/27/2008	RBC DOMINION #569		322,219	323,578	2,691	1FE
380881-AW-2	GOLDEN CREDIT CARD TRUST SR NOTES 4.254% 02/15/11	C	08/27/2008	SCOTIA MCLEOD #096		496,944	499,643	815	1FE
43812Z-AT-7	HONDA CANADA FINANCE INC DEBS 5.613% 09/12/13	C	09/09/2008	NESBITT BURNS		3,852,371	3,852,371		1FE
46152H-AC-5	IGM FINANCIAL INC DEBS 144A 6.750% 05/09/11	C	08/27/2008	SCOTIA MCLEOD #096		1,633,890	1,546,513	32,032	1FE
57633Z-AA-5	MASTER CREDIT CARD TRUST SR NOTES 5.237% 05/21/13	C	08/27/2008	NESBITT BURNS		2,933,528	2,893,168	56,455	1FE
57633Z-AD-9	MASTER CREDIT CARD TRUST NOTES 5.297% 08/21/12	C	07/23/2008	NESBITT BURNS		149,475	149,475		1FE
766910-AG-8	RIOCAN REAL ESTATE INVST DEBS 4.910% 03/08/11	C	08/27/2008	RBC DOMINION #569		22,498	22,841	535	2FE
775109-AK-7	ROGERS COMMUNICATIONS CO GTD NOTES 6.800% 08/15/18	F	07/30/2008	J.P. MORGAN SECURITIES # 187		249,635	250,000		2FE
780085-VS-2	ROYAL BK CANADA DEPOSIT NOTES 5.060% 07/17/13	C	08/27/2008	Various		2,328,303	2,316,087	8,198	1FE
82509Z-AB-2	SHOPPERS DRUG MART INC NOTES 144A 4.990% 06/03/13	C	08/27/2008	RBC DOMINION #569		999,366	980,251	11,793	2FE
86721Z-AA-7	SUNCOR ENERGY INC MTN 144A 6.700% 08/22/11	C	08/27/2008	RBC DOMINION #569		3,155,135	2,983,580	3,834	1FE
88078M-AB-9	TERANET INC BONDS 4.668% 08/16/11	C	08/27/2008	RBC DOMINION #569		2,618,926	2,598,141	4,320	1FE
884903-BD-6	THOMSON REUTERS CORP CO GTD NOTES 5.700% 07/15/15	C	08/27/2008	RBC DOMINION #569		381,184	375,922	3,816	1FE
89353Z-BM-9	TRANS-CANADA PIPELINES NOTES 5.650% 01/15/14	C	08/27/2008	RBC DOMINION #569		2,650,532	2,569,590	17,899	1FE
89353Z-BS-6	TRANS-CANADA PIPELINES DEBS 5.050% 08/20/13	C	08/13/2008	SCOTIA MCLEOD #096		2,655,325	2,658,808		1FE
92658T-AL-2	VIDEOTRON LTTEE SR NOTES 144A 9.125% 04/15/18	F	09/19/2008	Various		316,963	300,000	5,606	3FE
94975Z-AX-4	WELLS FARGO FIN CANADA CO GTD 4.380% 06/30/15	C	08/27/2008	NESBITT BURNS		1,846,607	1,950,985	14,047	1FE
94975Z-BA-3	WELLS FARGO FIN CANADA CO GTD SER MTN 4.400% 12/12/12	C	08/27/2008	NESBITT BURNS		349,928	356,888	3,356	1FE

STATEMENT AS OF SEPTEMBER 30, 2008 OF THE American Bankers Life Assurance Company of Florida

SCHEDULE D - PART 3

Show All Long-Term Bonds and Stock Acquired During the Current Quarter

1	2	3	4	5	6	7	8	9	10
CUSIP Identification	Description	Foreign	Date Acquired	Name of Vendor	Number of Shares of Stock	Actual Cost	Par Value	Paid for Accrued Interest and Dividends	NAIC Designation or Market Indicator (a)
24668P-AB-3	DELHAIZE GROUP SR UNSUB NOTES 6.500% 06/15/17	F.....	..07/07/2008	MORGAN STANLEY #050 .....	.....	.....252,208 .....	.....250,000 .....	.....1,128	2FE.....
78572M-AF-2	SABMILLER PLC NOTES 144A 6.500% 07/15/18	F.....	..07/10/2008	BANKAMERICA SEC #773 .....	.....	.....999,640 .....	.....1,000,000 .....	.....	2FE.....
4599999. Bonds - Industrial and Miscellaneous						48,895,868	48,417,412	346,251	XXX
6099997. Total - Bonds - Part 3						65,213,429	64,352,985	537,181	XXX
6099998. Total - Bonds - Part 5						XXX	XXX	XXX	XXX
6099999. Total - Bonds						65,213,429	64,352,985	537,181	XXX
949801-AA-2	WELLS FARGO CAPITAL XV NOTES 9.750% Perpet. ....	.....	..09/04/2008	Various	1,250,000.000	1,252,813	0.00	.....	P2LFE.....
94986E-AA-8	WELLS FARGO CAPITAL XIII NOTES 7.700% Perpet. ....	.....	..07/24/2008	MORGAN STANLEY #050	500,000.000	480,625	0.00	7,486	P2LFE.....
56501Q-AB-4	MANULIFE FIN CAP TRUST NOTES SER B 6.700% Perpet.	C.....	..08/27/2008	RBC DOMINION #569	425,000.000	424,089	0.00	4,455	AP1UFE.....
80928B-AA-4	SCOTIABANK CAP TR BONDS 6.626% Perpet.	C.....	..08/27/2008	SCOTIA MCLEOD #096	140,000.000	137,568	0.00	1,451	P1UFE.....
80928B-AB-2	SCOTIABANK CAP TR PERPETUAL 6.282% Perpet.	C.....	..08/27/2008	RBC DOMINION #569	2,430,000.000	2,365,822	0.00	23,882	P1UFE.....
6299999. Preferred Stocks - Banks, Trust, and Insurance Companies						4,660,917	XXX	37,274	XXX
46625H-62-1	JPMORGAN CHASE & CO 8.625 PFD SER J .....	.....	..08/14/2008	J.P. MORGAN SECURITIES # 187	10,000.000	250,000	0.00	.....	P1LFE.....
05560H-AD-5	BMO CAPITAL TRUST PERPETUAL 5.474% Perpet.	C.....	..08/27/2008	RBC DOMINION #569	75,000.000	68,415	0.00	642	P1UFE.....
05560H-AE-3	BMO CAPITAL TRUST PERPETUAL 4.633% Perpet.	C.....	..08/27/2008	SCOTIA MCLEOD #096	195,000.000	166,429	0.00	1,413	P1UFE.....
6399999. Preferred Stocks - Industrial and Miscellaneous						484,844	XXX	2,055	XXX
6599997. Total - Preferred Stocks - Part 3						5,145,761	XXX	39,329	XXX
6599998. Total - Preferred Stocks - Part 5						XXX	XXX	XXX	XXX
6599999. Total - Preferred Stocks						5,145,761	XXX	39,329	XXX
7299997. Total - Common Stocks - Part 3							XXX		XXX
7299998. Total - Common Stocks - Part 5						XXX	XXX	XXX	XXX
7299999. Total - Common Stocks							XXX		XXX
7399999. Total - Preferred and Common Stocks						5,145,761	XXX	39,329	XXX
7499999 - Totals						70,359,190	XXX	576,510	XXX

(a) For all common stock bearing the NAIC market indicator "U" provide: the number of such issues

STATEMENT AS OF SEPTEMBER 30, 2008 OF THE American Bankers Life Assurance Company of Florida

SCHEDULE D - PART 4

Show All Long-Term Bonds and Stock Sold, Redeemed or Otherwise Disposed of During the Current Quarter

1	2	3	4	5	6	7	8	9	10	Change In Book/Adjusted Carrying Value					16	17	18	19	20	21	22
										11	12	13	14	15							
CUSIP Ident-ification	Description	For-ign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consid-eration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor-tization)/ Accretion	Current Year's Other Than Temporary Impairment Recogn-ized	Total Change in Book/ Adjusted Carrying Value (11 + 12 - 13)	Total Foreign Exchange Change in Book /Adjusted Carrying Value	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/ Stock Dividends Received During Year	Maturity Date	NAIC Design-ation or Market In-dicator (a)
36206M-3X-3	GINNIE MAE POOL # 415814 7.500% 12/15/25		09/01/2008	Paydown		124	124	126	125		(1)		(1)		124				6	12/15/2025	1
36208W-BE-2	GINNIE MAE POOL # 462737 6.500% 05/15/28		09/01/2008	Paydown		4,696	4,696	4,699	4,698		(2)		(2)		4,696				187	05/15/2028	1
36210L-W2-5	GINNIE MAE POOL # 495765 6.000% 12/15/28		09/01/2008	Paydown		8,124	8,258	8,124	8,133		126		126		8,258				318	12/15/2028	1
36225B-HZ-4	GINNIE MAE POOL # 781148 6.000% 07/15/29		09/01/2008	Paydown		3,797	3,797	3,686	3,693		104		104		3,797				150	07/15/2029	1
831641-DK-8	SMALL BUSINESS ADMINISTRATION CMO SER 2002-PIOB 1 STRUC COLL 5.199% 08/10/12		08/10/2008	Redemption 100.0000		11,705	11,705	11,705	11,705						11,705				457	08/10/2012	1FE
0399999. Bonds - U.S. Governments						28,580	28,580	28,340	28,354		227		227		28,580				1,118	XXX	XXX
135087-WR-1	CANADIAN GOVERNMENT BONDS 5.500% 06/01/09	C	08/27/2008	RBC DOMINION #569		194,293	190,340	181,409	210,104		(2,416)		(2,416)	(14,139)	193,550		744	744	8,113	06/01/2009	1FE
135087-XM-1	CANADIAN GOVERNMENT BONDS 5.250% 06/01/13	C	08/27/2008	SCOTIA MCLEOD #096		1,605,482	1,465,618	1,195,107	1,626,978		(4,561)		(4,561)	(108,387)	1,514,030		91,452	91,452	59,628	06/01/2013	1FE
135087-XS-8	CANADIAN GOVERNMENT BONDS 5.000% 06/01/14	C	08/27/2008	DESJARDINS FINANCIAL		2,893,180	2,640,968	2,269,097	2,886,845		(4,213)		(4,213)	(190,692)	2,691,939		201,241	201,241	102,329	06/01/2014	1FE
135087-XX-7	CANADIAN GOVERNMENT BONDS 4.500% 06/01/15	C	08/27/2008	NESBITT BURNS		6,447,092	6,005,227	5,916,469	3,842,786		(10,243)		(10,243)	(355,061)	6,197,482		249,610	249,610	205,435	06/01/2015	1FE
135087-YF-5	CANADIAN GOVERNMENT NOTES 4.000% 06/01/17	C	08/27/2008	RBC DOMINION #569		390,883	375,922	382,505	356,327		561		561	(25,499)	367,548		23,335	23,335	10,945	06/01/2017	1FE
13509P-AL-7	CANADA HOUSING TRUST GOVT GTD 4.650%	C	08/27/2008	RBC DOMINION #569		3,048,319	2,993,097	2,588,769	3,231,811		(8,696)		(8,696)	(213,746)	3,009,368		38,951	38,951	137,707	09/15/2009	1FE
13509P-AT-0	CANADA HOUSING TRUST GOVT GTD 144A 3.550%	C	08/27/2008	CIBC OPPENHEIMER #438		1,920,531	1,903,400	1,954,205	1,994,865		9,703		9,703	(131,670)	1,872,898		47,632	47,632	66,856	09/15/2010	1FE
13509P-BB-8	CANADA HOUSING TRUST GOVT GTD 144A 4.000%	C	08/27/2008	LAURENTIAN-BLC		339,327	333,095	318,087	346,553		1,245		1,245	(22,774)	325,023		14,304	14,304	9,583	06/15/2012	1FE
13509P-BD-4	CANADA HOUSING TRUST GOVT GTD BONDS 144A 4.550% 12/15/12	C	08/27/2008	NESBITT BURNS		3,994,098	3,840,110	4,108,758	3,151,856		(11,838)		(11,838)	(226,952)	3,925,125		68,973	68,973	125,670	12/15/2012	1FE
1099999. Bonds - All Other Governments						20,833,205	19,747,777	18,914,406	17,648,125		(30,458)		(30,458)	(1,288,920)	20,096,963		736,242	736,242	726,266	XXX	XXX
563469-EE-1	MANITOBA (PROVINCE OF) DEBS 5.250%	C	08/27/2008	Hong Kong Bank Canada		298,458	295,027	290,097	317,867		(1,046)		(1,046)	(20,935)	295,887		2,571	2,571	15,952	03/02/2009	1FE
563469-FG-5	MANITOBA (PROVINCE OF) DEBS 4.300%	C	08/29/2008	NATIONAL BANK OF CANADA		29,082	28,650	26,782	30,588		(2)		(2)	(1,912)	28,673		408	408	1,270	03/01/2016	1FE
683234-MD-7	ONTARIO (PROVINCE OF) DEBS MTN 5.700%	C	08/27/2008	NATIONAL BANK OF CANADA		958,486	951,700	814,815	1,030,792		(6,543)		(6,543)	(69,349)	954,901		3,585	3,585	42,038	12/01/2008	1FE
683234-ZK-7	ONTARIO (PROVINCE OF) NOTES 4.500%	C	09/09/2008	NESBITT BURNS		999,074	965,448	1,025,615	1,044,893		(66)		(66)	(78,770)	966,056		33,018	33,018	35,344	12/02/2012	1FE
1799999. Bonds - States, Territories and Possessions						2,285,100	2,240,825	2,157,309	2,424,140		(7,657)		(7,657)	(170,966)	2,245,517		39,582	39,582	94,604	XXX	XXX
31292H-NB-6	FREDDIE MAC POOL # C01286 6.000% 01/01/32		09/01/2008	Paydown		10,779	10,779	10,666	10,669		110		110		10,779				422	01/01/2032	1
31371H-4G-0	FANNIE MAE POOL # 252923 6.500% 12/01/29		09/01/2008	Paydown		1,647	1,647	1,576	1,580		67		67		1,647				76	12/01/2029	1
31371J-BE-3	FANNIE MAE POOL # 253037 7.500% 02/01/30		09/01/2008	Paydown		3,034	3,034	2,987	2,989		45		45		3,034				154	02/01/2030	1
31371J-L4-4	FANNIE MAE POOL # 253347 8.000% 05/01/30		09/01/2008	Paydown		390	390	384	385		5		5		390				22	05/01/2030	1
31371K-LV-1	FANNIE MAE POOL # 254240 7.000% 03/01/32		09/01/2008	Paydown		4,816	4,816	4,948	4,942		(126)		(126)		4,816				226	03/01/2032	1
31374T-V2-2	FANNIE MAE POOL # 323833 6.000% 07/01/14		09/01/2008	Paydown		2,329	2,329	2,228	2,249		80		80		2,329				92	07/01/2014	1
31379J-KH-8	FANNIE MAE POOL # 420696 6.500% 05/01/13		09/01/2008	Paydown		2,587	2,587	2,605	2,592		(5)		(5)		2,587				112	05/01/2013	1
31379T-W2-6	FANNIE MAE POOL # 429165 6.000% 05/01/13		09/01/2008	Paydown		2,246	2,246	2,224	2,230		16		16		2,246				93	05/01/2013	1
31382R-NY-5	FANNIE MAE POOL # 490107 6.500% 03/01/29		09/01/2008	Paydown		1,897	1,897	1,901	1,900		(3)		(3)		1,897				77	03/01/2029	1
31382U-SD-9	FANNIE MAE POOL # 492916 6.500% 02/01/14		09/01/2008	Paydown		6,431	6,431	6,057	6,178		253		253		6,431				265	02/01/2014	1
31383C-X8-3	FANNIE MAE POOL # 499403 6.500% 06/01/29		09/01/2008	Paydown		646	646	644	644		2		2		646				28	06/01/2029	1
31383H-RB-2	FANNIE MAE POOL # 503682 6.000% 07/01/14		09/01/2008	Paydown		2,121	2,121	2,038	2,064		57		57		2,121				85	07/01/2014	1
31384B-YK-6	FANNIE MAE POOL # 519214 7.000% 12/01/29		09/01/2008	Paydown		59	59	57	57		2		2		59				3	12/01/2029	1
31384V-QL-9	FANNIE MAE POOL # 535159 7.000% 02/01/30		09/01/2008	Paydown		1,429	1,429	1,379	1,381		48		48		1,429				69	02/01/2030	1
31385H-4W-9	FANNIE MAE POOL # 545437 7.000% 02/01/32		09/01/2008	Paydown		3,278	3,278	3,341	3,338		(60)		(60)		3,278				147	02/01/2032	1
31386C-S6-0	FANNIE MAE POOL # 559541 7.000% 12/01/30		09/01/2008	Paydown		211	211	214	214		(2)		(2)		211				10	12/01/2030	1
31387K-HC-0	FANNIE MAE POOL # 586227 6.500% 07/01/31		09/01/2008	Paydown		10,111	10,111	9,981	9,986		125		125		10,111				438	07/01/2031	1
31387N-3N-5	FANNIE MAE POOL # 589505 6.500% 08/01/31		09/01/2008	Paydown		232	232	234	234		(2)		(2)		232				10	08/01/2031	1
31387P-O9-6	FANNIE MAE POOL # 590080 7.000% 06/01/31		09/01/2008	Paydown		232	232	239	239		(6)		(6)		232				11	06/01/2031	1
31387V-RL-5	FANNIE MAE POOL # 595491 6.500% 06/01/31		09/01/2008	Paydown		210	210	208	208		2		2		210				9	06/01/2031	1
31387X-QY-4	FANNIE MAE POOL # 597271 6.500% 09/01/31		09/01/2008	Paydown		11,341	11,341	11,407	11,401		(60)		(60)		11,341				475	09/01/2031	1
31388U-C8-1	FANNIE MAE POOL # 614895 6.500% 12/01/31		09/01/2008	Paydown		15,891	15,891	16,280	16,267		(376)		(376)		15,891				677	12/01/2031	1
31388W-BK-1	FANNIE MAE POOL # 616642 6.500% 03/01/32		09/01/2008	Paydown		1,133	1,133	1,143	1,142		(9)		(9)		1,133				49	03/01/2032	1
31388X-Z3-1	FANNIE MAE POOL # 618262 6.500% 01/01/32		09/01/2008	Paydown		9,469	9,469	9,464	9,462		8		8		9,469				456	01/01/2032	1
31389G-P6-1	FANNIE MAE POOL # 625145 5.500% 01/01/32		09/01/2008	Paydown		2,857	2,857	2,817	2,819		39		39		2,857				106	01/01/2032	1
31389J-2E-3	FANNIE MAE POOL # 627273 6.500% 03/01/32		09/01/2008	Paydown		1,156	1,156	1,171	1,171		(15)		(15)		1,156				49	03/01/2032	1
31389Q-Y5-1	FANNIE MAE POOL # 632632 6.500% 02/01/32		09/01/2008	Paydown		1,483	1,483	1,500	1,499		(16)		(16)		1,483				65	02/01/2032	1
31389V-PG-6	FANNIE MAE POOL # 636823 6.500% 04/01/32		09/01/2008	Paydown		657	657	660	660		(3)		(3)		657				29	04/01/2032	1

STATEMENT AS OF SEPTEMBER 30, 2008 OF THE American Bankers Life Assurance Company of Florida

SCHEDULE D - PART 4

Show All Long-Term Bonds and Stock Sold, Redeemed or Otherwise Disposed of During the Current Quarter

1	2	3	4	5	6	7	8	9	10	Change In Book/Adjusted Carrying Value					16	17	18	19	20	21	22
										11	12	13	14	15							
CUSIP Ident-ification	Description	For-foreign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consid-eration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor- tization)/ Accretion	Current Year's Other Than Temporary Impairment Recogn-ized	Total Change in Book/ Adjusted Carrying Value (11 + 12 - 13)	Total Foreign Exchange Change in Book /Adjusted Carrying Value	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/ Stock Dividends Received During Year	Maturity Date	NAIC Design-ation or Market In- dicator (a)
31389W-N8-4	FANNIE MAE POOL # 637715 7.000% 04/01/32		09/01/2008	Paydown		366	366	373	373		(7)		(7)		366				17	04/01/2032	1
31389X-6T-5	FANNIE MAE POOL # 639082 6.000% 05/01/32		09/01/2008	Paydown		22,136	22,136	21,831	21,842		294		294		22,136				935	05/01/2032	1
31389X-6V-0	FANNIE MAE POOL # 639084 6.500% 05/01/32		09/01/2008	Paydown		8,844	8,844	8,880	8,876		(32)		(32)		8,844				396	05/01/2032	1
31389X-B5-1	FANNIE MAE POOL # 638260 6.000% 05/01/32		09/01/2008	Paydown		576	576	570	570		6		6		576				23	05/01/2032	1
31390J-3M-1	FANNIE MAE POOL # 648004 6.500% 06/01/32		09/01/2008	Paydown		7,975	7,975	8,044	8,040		(64)		(64)		7,975				346	06/01/2032	1
31393B-X3-4	FANNIE MAE CMO SER 2003-W6 PT2 7.475% 09/25/42		09/01/2008	Paydown		26,998	26,998	29,782	28,497		(1,499)		(1,499)		26,998				1,430	10/01/2032	1
31394A-XH-4	FANNIEMAE GRANTOR TRUST ABS SER 2004-T4 A5 REMIC 5.170% 11/25/28		09/01/2008	Paydown		101,283	101,283	101,274	101,005		278		278		101,283				3,484	11/25/2028	1
31400H-KV-4	FANNIE MAE POOL # 688008 6.000% 03/01/33		09/01/2008	Paydown		8,260	8,260	8,466	8,457		(197)		(197)		8,260				349	03/01/2033	1
31401H-HJ-4	FANNIE MAE POOL # 708633 6.000% 06/01/33		09/01/2008	Paydown		6,870	6,870	7,061	7,052		(183)		(183)		6,870				275	06/01/2033	1
31401M-BN-0	FANNIE MAE POOL # 712045 5.500% 07/01/33		09/01/2008	Paydown		11,199	11,199	11,157	11,157		42		42		11,199				417	07/01/2033	1
31401P-FQ-2	FANNIE MAE POOL # 713975 5.500% 07/01/33		09/01/2008	Paydown		33,535	33,535	33,503	33,499		36		36		33,535				1,227	07/01/2033	1
31402U-BH-4	FANNIE MAE POOL # 738140 5.500% 09/01/33		09/01/2008	Paydown		1,690	1,690	1,669	1,670		20		20		1,690				63	09/01/2033	1
31403B-DY-6	FANNIE MAE POOL # 743619 5.500% 09/01/33		09/01/2008	Paydown		2,047	2,047	2,063	2,062		(14)		(14)		2,047				75	09/01/2033	1
31404B-VW-9	FANNIE MAE POOL # 763929 5.500% 02/01/34		09/01/2008	Paydown		2,166	2,166	2,183	2,182		(16)		(16)		2,166				79	02/01/2034	1
31407Y-PC-7	FANNIE MAE POOL # 844719 6.000% 12/01/35		09/01/2008	Paydown		10,879	10,879	10,923	10,922		(42)		(42)		10,879				456	12/01/2035	1
31408D-PD-0	FANNIE MAE POOL # 848320 5.000% 12/01/35		09/01/2008	Paydown		20,966	20,966	20,315	20,329		636		636		20,966				657	12/01/2035	1
31408D-PS-7	FANNIE MAE POOL # 848333 5.500% 10/01/35		09/01/2008	Paydown		24,145	24,145	23,963	23,965		179		179		24,145				912	10/01/2035	1
31408E-K4-3	FANNIE MAE POOL # 849115 6.000% 01/01/36		09/01/2008	Paydown		21,429	21,429	21,613	21,608		(178)		(178)		21,429				857	01/01/2036	1
31410N-QD-3	FANNIE MAE POOL # 892452 5.500% 07/01/36		09/01/2008	Paydown		19,976	19,976	19,418	19,425		551		551		19,976				704	07/01/2036	1
745291-NC-4	PUERTO RICO PUB FIN CORP SER C TXBL REV BONDS 5.500% 08/01/08		08/01/2008	Maturity		500,000	500,000	500,000	500,000						500,000				18,333	08/01/2008	3FE
3199999	Bonds - Special Revenues					930,012	930,012	931,441	930,031		(14)		(14)		930,012				35,290	XXX	XXX
210518-BV-7	CONSUMERS ENERGY COMPANY 1ST MTGE SER B 5.375% 04/15/13		09/08/2008	Wachovia Bank #250		498,045	500,000	497,615	498,569		165		165		498,735		(690)	(690)	24,337	04/15/2013	2FE
240019-BQ-1	DAYTON POWER & LIGHT 1ST MTGE 5.125% 10/01/13		08/11/2008	Various		1,009,950	1,000,000	951,890	960,384		3,643		3,643		964,027		45,923	45,923	44,559	10/01/2013	1FE
557497-AM-6	MADISON GAS & EL SR NOTES MTN 6.020% 09/15/08		09/15/2008	Maturity		500,000	500,000	500,000	500,000						500,000				31,271	09/15/2008	1FE
880314-AA-7	TENASKA WASHINGTON PART BONDS 144A 6.790% 09/23/11		09/23/2008	Various		105,820	105,820	108,653	107,836		(457)		(457)		107,378		(1,558)	(1,558)	7,185	09/23/2011	2FE
29290Z-AB-6	ENBRIDGE GAS DISTRIBUTIO NOTES 4.480% 12/16/08	C	08/27/2008	CIBC OPPENHEIMER #438		1,670,638	1,665,475	1,394,235	1,787,818		(2,699)		(2,699)	(118,148)	1,666,971		3,667	3,667	53,192	12/16/2008	1FE
3899999	Bonds - Public Utilities					3,784,453	3,771,295	3,452,393	3,854,607		652		652	(118,148)	3,737,111		47,342	47,342	160,544	XXX	XXX
025816-AQ-2	AMERICAN EXPRESS CO NOTES 4.875% 07/15/13		07/22/2008	WALL ST ACCESS-DTC501		465,995	500,000	485,700	488,114		1,059		1,059		489,173		(23,178)	(23,178)	25,052	07/15/2013	1FE
02635P-TS-2	AMERICAN GENERAL FINANCE NOTES 6.900% 12/15/17		08/07/2008	RBS GREENWICH CAPITAL		403,750	500,000	495,285	495,298		204		204		495,502		(91,752)	(91,752)	22,521	12/15/2017	1FE
06050T-JZ-6	BANK OF AMERICA NA SUB NOTES 6.000% 10/15/36		09/18/2008	JPMORGAN - MAX#187 Redemption 100.0000		2,421,030	3,000,000	3,028,560	3,028,417		(281)		(281)		3,028,135		(607,105)	(607,105)	169,000	10/15/2036	1FE
06423M-AA-5	BANK ONE EQUITY INVESTORS, INC 1999 - B 10.404% 03/01/09		07/15/2008			38,204	38,204	38,204	38,204						38,204				2,981	03/01/2009	1FE
126408-GB-3	CSX CORP NOTES 6.300% 03/15/12		07/21/2008	GOLDMAN SACHS #005		494,335	500,000	498,705	499,248		89		89		499,337		(5,002)	(5,002)	27,038	03/15/2012	2FE
126650-AQ-3	CVS CAREMARK CORP PTC 144A 5.789% 01/10/26		09/10/2008	Various		18,838	18,838	18,234	18,313		15		15		18,328		510	510	727	01/10/2026	2FE
126670-NY-0	COUNTRYWIDE ASSET-BACKED CERTI ABS SER 2005-16 2AF3 5.669% 05/25/36		08/13/2008	BARCLAYS 7256 DTC		282,500	500,000	290,120	290,120		30		30		290,150		(7,650)	(7,650)	20,235	05/25/2036	1FE
165167-BA-4	CHESAPEAKE ENERGY CORP CO GTD 7.750% 01/15/15		07/07/2008	Various		114,263	110,000	115,063	112,446		(381)		(381)		112,065		2,197	2,197	8,336	01/15/2015	3FE
17453B-AW-1	CITIZENS COMMUNICATIONS BONDS 7.125% 03/15/19		08/11/2008	Various		79,094	90,000	87,575	87,616		86		86		87,702		(8,608)	(8,608)	5,838	03/15/2019	3FE
19416Q-DH-0	COLGATE-PALMOLIVE CO NOTES 5.200% 11/07/16		08/11/2008	BANKAMERICA SEC #773		1,500,570	1,500,000	1,479,405	1,481,092		1,052		1,052		1,482,144		18,426	18,426	60,017	11/07/2016	1FE
210805-DT-1	CONTINENTAL AIRLINES INC PTC SER ERJ1 9.798% 04/01/21		09/01/2008	Various		7,657	7,657	7,782	7,770		(4)		(4)		7,766		(109)	(109)	501	04/01/2021	3FE
24763L-BF-6	DELTA FUNDING HOME EQUITY LOAN ABS SER 1997-1 A6 7.210% 04/25/29		08/01/2008	Call 100.0000		1,931	1,931	1,986	1,935		(2)		(2)		1,933		(2)	(2)	81	12/01/2011	1FE

STATEMENT AS OF SEPTEMBER 30, 2008 OF THE American Bankers Life Assurance Company of Florida

SCHEDULE D - PART 4

Show All Long-Term Bonds and Stock Sold, Redeemed or Otherwise Disposed of During the Current Quarter

1	2	3	4	5	6	7	8	9	10	Change In Book/Adjusted Carrying Value					16	17	18	19	20	21	22
										11	12	13	14	15							
CUSIP Ident-ification	Description	For-ign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consid-eration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor-tization)/ Accretion	Current Year's Other Than Temporary Impairment Recogn-ized	Total Change in Book/ Adjusted Carrying Value (11 + 12 - 13)	Total Foreign Exchange Change in Book /Adjusted Carrying Value	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/ Stock Dividends Received DuringYear	Maturity Date	NAIC Design-ation or Market In-dicator (a)
..24763L-BF-6	DELTA FUNDING HOME EQUITY LOAN ABS SER 1997-1 A6 7.210% 04/25/29		07/01/2008	Paydown		53	53	55	53						53				2	12/01/2011	1FE
..337925-BP-5	FIRST PLUS HOME LOAN TRUST ABS SER 1997-2 M2 7.590% 04/10/23		09/01/2008	Paydown		585	585	583	583		2		2		585				30	04/10/2023	1FE
..337937-AB-2	FIRST PLUS HOME LOAN TRUST ABS SER 1997-4 B1 144A 8.190% 09/11/23		09/01/2008	Paydown		903	903	831	863		39		39		903				49	09/11/2023	2FE
..368710-AC-3	GENENTECH INC SR NOTES 5.250% 07/15/35		09/04/2008	RBC DAIN RAUSCHER		488,978	550,000	509,124	509,571		427		427		509,997		(21,020)	(21,020)	33,206	07/15/2035	1FE
..369550-AK-4	GENERAL DYNAMICS CORP CO GTD 4.250%		08/12/2008	FTN - MAX#202		680,234	683,000	639,271	646,911		3,667		3,667		650,578		29,656	29,656	21,771	05/15/2013	1FE
..404119-AA-7	HCA INC NOTES 8.750% 09/01/10		09/19/2008	Various		519,419	520,000	557,550	533,478		(3,413)		(3,413)		530,066		(10,647)	(10,647)	48,352	09/01/2010	5FE
..45031U-AT-8	ISTAR FINANCIAL INC SR UNSCRD 6.050%		04/15/15	LEHMAN BROTHERS #074		1,042,500	1,500,000	1,065,000	1,065,000		13,217		13,217		1,078,217		(35,717)	(35,717)	71,340	04/15/2015	2FE
..46521P-AA-5	ISTAR FINANCIAL INC SR NOTES 8.750%		08/15/2008	Maturity		162,000	162,000	154,305	154,305		7,695		7,695		162,000				14,175	08/15/2008	2FE
..48666K-AF-6	KB HOME SR SUB NOTES 7.750% 02/01/10		07/14/2008	Call 101.9380		356,783	350,000	345,366	348,351		398		398		348,749		8,034	8,034	25,844	02/01/2010	4FE
..59022C-AJ-2	MERRILL LYNCH & CO INC BONDS 6.110%		01/29/37	MERRILL LYNCH & CO #161		458,983	700,000	688,324	688,503		103		103		688,606		(229,623)	(229,623)	48,354	01/29/2037	1FE
..617446-HD-4	MORGAN STANLEY NOTES 7.250% 04/01/32		09/12/2008	MORGAN STANLEY #050		847,980	900,000	1,052,028	1,050,215		(2,031)		(2,031)		1,048,184		(200,204)	(200,204)	62,713	04/01/2032	1FE
..64352V-GS-4	NEW CENTURY HOME EQUITY LOAN T ABS SER 2004-A A115 5.250% 08/25/34		07/07/2008	Various		1,968,750	2,500,000	2,499,819	2,496,654		(352)		(352)		2,496,302		(527,552)	(527,552)	79,844	08/25/2034	2FE
..681904-AG-3	OMNICARE INC SR SUB NOTES 6.125% 06/01/13		07/08/2008	MERRILL LYNCH & CO #161		67,875	75,000	75,375	75,227		(32)		(32)		75,195		(7,320)	(7,320)	2,807	06/01/2013	4FE
..681904-AK-4	OMNICARE INC SR SUB NOTES 6.875% 12/15/15		07/16/2008	Various		408,588	450,000	446,375	446,670		162		162		446,833		(38,245)	(38,245)	17,918	12/15/2015	4FE
..700690-AL-4	CAESARS ENTERTAINMENT SR SUB NOTES 8.125%		05/15/11	Various		392,950	515,000	436,463	436,463		6,227		6,227		442,690		(49,740)	(49,740)	28,128	05/15/2011	5FE
..700690-AQ-3	CAESARS ENTERTAINMENT SR SUB NOTES 7.875%		03/15/10	Various		96,250	110,000	102,850	102,850		977		977		103,827		(7,577)	(7,577)	7,243	03/15/2010	5FE
..721467-AE-8	PILGRIM'S PRIDE CORP SR UNSCRD NOTES 7.625% 05/01/15		09/25/2008	Various		140,828	210,000	210,350	210,388		(91)		(91)		210,297		(69,469)	(69,469)	14,634	05/01/2015	4FE
..760985-YT-2	RESIDENTIAL ASSET MORTGAGE PRO ABS SER 2003-RZ4 A5 4.660% 02/25/32		09/01/2008	Paydown		97,090	97,090	97,049	96,845		246		246		97,090				3,005	02/25/2032	1FE
..84474Y-AA-4	Redemption 100.0000		08/01/2008	Redemption 100.0000		7,968	7,968	7,996	7,995		(1)		(1)		7,994		(26)	(26)	406	08/01/2022	1FE
..86186#-AA-9	SOUTHWEST AIRLINES CO PTC 6.150% 08/01/22		08/01/2008	Redemption 100.0000		453	453	453	453						453				38	08/01/2011	1
..86187#-AA-8	STONEHENGE CAPITAL FUND TX II SERIES 2008-B SR STRUCT NOTES 7.340% 08/01/15		08/01/2008	Redemption 100.0000		23,208	23,208	23,208	23,208						23,208				885	08/01/2015	1FE
..90263B-HE-1	UCFC HOME EQUITY LOAN ABS SER 1998-D MIF2 7.750% 04/15/30		09/01/2008	Paydown		5,794	5,794	4,165	4,165		1,629		1,629		5,794				255	04/15/2030	1FE
..90783R-AA-2	UNP RR CO 2002 PASS TRST PTC SER 2002-1 6.061% 01/17/23		07/17/2008	Redemption 100.0000		23,330	23,330	24,202			(52)		(52)		24,151		(821)	(821)	707	01/17/2023	1FE
..93933V-AS-7	WASHINGTON MUTUAL BK NV SUB NOTES 5.500%		07/30/2008	BARCLAYS 7256 DTC		103,500	150,000	132,794	132,802		1,685		1,685		134,487		(30,987)	(30,987)	8,685	01/15/2013	2FE
..968905-AD-1	01/15/13			J.P. MORGAN SECURITIES #																	
..97381W-AD-6	WILLIAMS COS INC NOTES 6.500% 12/01/08		09/24/2008	187		169,788	170,000	141,950	141,960						141,960		27,827	27,827	9,147	12/01/2008	2FE
..06412P-W2-9	WINDSTREAM CORP SR NOTES 8.625% 08/01/16		08/20/2008	Various		347,000	345,000	347,614	347,125		(292)		(292)		346,832		168	168	30,848	08/01/2016	3FE
..13644Z-AL-1	BANK OF NOVA SCOTIA 0.102% 09/02/09	C	08/29/2008	SCOTIA MCLEOD #096		2,768,558	2,769,500	2,721,924			69		69	44,613	2,766,607		1,951	1,951		09/02/2009	1
..14161G-AV-2	CANADIAN PACIFIC RAILWAY LTD NOTES 144A 4.900% 06/15/10	C	08/27/2008	RBC DOMINION #569		167,297	166,548	128,505	178,158		21		21	(11,711)	166,468		829	829	5,870	06/15/2010	2FE
..17310Z-CF-6	CARDS II TRUST ABS NOTES SER-5 4A 3.869%	C	09/09/2008	Various		1,635,284	1,654,679	1,492,925	1,782,725					(128,046)	1,654,679		(19,394)	(19,394)	58,684	10/15/2010	1FE
..24422Z-BP-6	CITIGROUP FIN CANADA INC CO GTD 3.490%	C	09/22/2008	Maturity		5,199,240	5,199,240	4,763,417	5,622,447		26,952		26,952	(450,159)	5,199,240				187,516	09/22/2008	1FE
..24422Z-BU-5	JOHN DEERE CREDIT INC CO GTD MTN 4.750%	C	07/07/2008	Maturity		88,326	88,326	73,089	91,683					(3,357)	88,326				2,953	07/07/2008	1FE
..24422Z-BY-7	JOHN DEERE CREDIT INC CO GTD NOTES 4.450%	C	09/11/2008	RBC DOMINION #569		424,719	420,660	386,203	461,481		(1,148)		(1,148)	(38,122)	422,211		2,508	2,508	24,139	07/21/2009	1FE
..24422Z-BY-7	JOHN DEERE CREDIT INC CO GTD NOTES 4.450%	C	09/11/2008	RBC DOMINION #569		1,367,251	1,364,808	1,436,143			(794)		(794)	(68,294)	1,367,054		197	197	57,313	04/16/2010	1FE

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SCHEDULE D - PART 4

Show All Long-Term Bonds and Stock Sold, Redeemed or Otherwise Disposed of During the Current Quarter

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										11	12	13	14	15							
CUSIP Identification	Description	For- eign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consid- eration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor- tization)/ Accretion	Current Year's Other Than Temporary Impairment Recogn- ized	Total Change in Book/ Adjusted Carrying Value (11 + 12 - 13)	Total Foreign Exchange Change in Book /Adjusted Carrying Value	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/ Stock Dividends Received During Year	Maturity Date	NAIC Design- ation or Market In- dicator (a)
..29251Z-AR-8	ENBRIDGE INC UNSUB 4.670% 03/25/13 GLACIER CREDIT CARD TUST ABS 4.274%	C	09/09/2008	NESSBITT BURNS		1,720,995	1,742,515	1,667,117	1,003,187			.64	.64	(84,069)	1,738,862		17,867	17,867	60,457	03/25/2013	1FE
..37638Q-AC-8	MERRILL LYNCH FINANCIAL ASSET CMBS SER 2005- CA16 A1 SEQ 144A 4.071% 07/12/37	C	08/27/2008	RBC DOMINION #569		876,159	875,564	775,100	937,204					(61,640)	875,564		595	595	30,090	11/20/2009	1FE
..59022B-GV-1	CATALYST PAPER CORP CO GTD 8.625% 06/15/11	C	09/01/2008	Paydown		7,407	7,407	6,267	7,795					(387)	7,407				205	07/12/2037	1FE
..65653R-AD-5	REAL ESTATE ASSET LIQUIDITY TR CMBS SER 2006-2 A1 4.437% 02/12/16	F	08/19/2008	Various		166,813	205,000	165,025	167,181		5,603		5,603		172,784		(5,972)	(5,972)	12,093	06/15/2011	4FE
..75585R-EW-1	REAL ESTATE ASSET LIQUIDITY TR CMBS SER 2006-3 A1 4.449% 12/12/38	C	09/01/2008	Paydown		13,030	13,030	12,040	13,708		.4		.4	(681)	13,030				392	02/12/2016	1FE
..75585R-GC-3	REAL ESTATE ASSET LIQUIDITY TR CMBS SER 2007-1 A1 4.595% 04/12/23	C	09/01/2008	Paydown		11,192	11,192	10,085	11,768		.3		.3	(579)	11,192				338	12/12/2038	1FE
..75585R-HJ-7	ROGERS COMMUNICATIONS SCRD 6.250% 06/15/13	C	09/01/2008	Paydown		1,601	1,601	1,429	1,684					(83)	1,601				51	04/12/2023	1FE
..77509N-AH-6	SHOPPERS DRUG MART INC DEBS 4.970%	F	07/30/2008	Various		200,802	200,000	193,500	195,874		379		379		196,253		4,549	4,549	7,951	06/15/2013	2FE
..82509Z-AA-4	TRANS-CANADA PIPELINES NOTES 4.300%	C	08/27/2008	SCOTIA MCLEOD #096		391,044	390,197	310,875	417,660		.4		.4	(27,468)	390,196		848	848	16,819	10/24/2008	2FE
..89353Z-BQ-0	YORK RECEIVABLE TRST III ABS BOND SER 033A 4.272% 07/21/08	C	08/27/2008	Various		4,286,190	4,299,282	3,980,370	4,608,521		8,083		8,083	(352,117)	4,264,487		21,703	21,703	215,011	01/13/2011	1FE
..987046-AG-4	INTELSAT JACKSON HLDG CO GTD 9.250%	C	07/21/2008	Maturity Redemption 101.0000		4,845,776	4,845,776	3,473,267	4,945,789					(100,013)	4,845,776				203,952	07/21/2008	1FE
..45820E-AU-6	KT CORP NOTES 144A 5.875% 06/24/14	F	07/02/2008	Various		65,650	65,000	65,000	65,000						65,000		650	650	3,273	06/15/2016	4FE
..48268E-AA-3	NXP BV/NXP FUNDING LLC SCRD 7.875%	F	08/12/2008	Various		1,500,600	1,500,000	1,479,750	1,485,553		1,157		1,157		1,486,710		13,890	13,890	56,547	06/24/2014	1FE
..62947Q-AF-5	STATOILHYDRO ASA DEBS 7.250% 09/23/27	F	09/16/2008	Various		597,475	770,000	781,044	779,212		(1,067)		(1,067)		778,145		(180,670)	(180,670)	51,227	10/15/2014	3FE
..656531-AM-2	PREFERRED TERM SECS X NOTES 144A 3.524%	F	08/25/2008	BANKAMERICA SEC #773 Redemption 100.0000		1,105,613	1,000,000	1,109,030	1,098,038		(1,678)		(1,678)		1,096,360		9,252	9,252	67,465	09/23/2027	1FE
..74040Y-AA-0	PREFERRED TERM XXI NOTES 144A 6.212%	F	07/03/2008	Redemption 100.0000		67,073	67,073	67,073	67,073						67,073				2,524	07/03/2033	1FE
..74042J-AK-9	PREFERRED TERM XXII NOTES 144A 6.572%	F	09/23/2008	Various		4,235	4,235	4,235	4,235						4,235				197	03/22/2038	1FE
..74042M-AL-0	SYSTEMS 2001 ASSET TRUST PTC 144A 6.664%	F	09/23/2008	Various		2,098	2,098	2,098	2,098						2,098				170	09/22/2036	1FE
..87203R-AA-0	09/15/13	F	07/09/2008	Various		1,639,882	1,660,640	1,747,222	1,697,356		(4,072)		(4,072)		1,693,284		(53,402)	(53,402)	64,264	09/15/2013	1FE
4599999. Bonds - Industrial and Miscellaneous						43,394,267	46,140,385	42,962,452	41,691,433		65,657		65,657	(1,282,113)	45,500,132		(2,105,869)	(2,105,869)	2,002,214	XXX	XXX
6099997. Total - Bonds - Part 4						71,255,617	72,858,874	68,446,341	66,576,690		28,407		28,407	(2,860,147)	72,538,315		(1,282,703)	(1,282,703)	3,020,036	XXX	XXX
6099998. Total - Bonds - Part 5						XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
6099999. Total - Bonds						71,255,617	72,858,874	68,446,341	66,576,690		28,407		28,407	(2,860,147)	72,538,315		(1,282,703)	(1,282,703)	3,020,036	XXX	XXX
..00372P-20-3	ABN AMRO CAP FUND TST V 5.900 PFD		08/26/2008	J.P. MORGAN SECURITIES # 187		5,000,000	78,900	0.00	118,800						118,800		(39,900)	(39,900)	3,688		P1LFE
..026874-80-0	AMERICAN INTERNATIONAL GROUP I 6.450 PFD		09/17/2008	J.P. MORGAN SECURITIES # 187		28,900,000	121,507	0.00	715,275						715,275		(593,768)	(593,768)	34,185		P1LFE
..49327J-20-0	KEYCORP CAPITAL V 5.875 PFD		07/29/2008	INTERCAPITAL SEC # 161		2,800,000	38,416	0.00	37,604						37,604		812	812	3,084		P2LFE
..570535-20-3	MARKEL CORP 7.500 PFD		08/28/2008	INTERCAPITAL SEC # 161 J.P. MORGAN SECURITIES # 187		4,800,000	112,359	0.00	121,305						121,305		(8,946)	(8,946)	6,750		P2LFE
..63540T-20-0	NATL CITY CAP TR II 6.625 PFD		08/05/2008	J.P. MORGAN SECURITIES # 187		14,000,000	174,224	0.00	175,700						175,700		(1,476)	(1,476)	11,594		P2LFE
..69350H-20-2	PNC CAPITAL TRUST D 6.125 PFD		08/22/2008	Various		5,000,000	103,999	0.00	124,682						124,682		(20,683)	(20,683)	3,828		P1LFE
..867914-50-9	SUNTRUST BANKS INC FLTR PFD		09/15/2008	J.P. MORGAN SECURITIES # 187		5,000,000	74,600	0.00	125,000						125,000		(50,400)	(50,400)	4,300		P1LFE
..929903-27-6	WACHOVIA CORP 8.000 PFD		09/26/2008	INTERCAPITAL SEC # 161		1,000,000	7,860	0.00	25,750						25,750		(17,890)	(17,890)	1,467		P1LFE
..929903-EF-5	WACHOVIA CORP 7.980 PFD SER K 7.980% Perpet.		09/18/2008	OPPENHEIMER & CO		250,000,000	105,625	0.00	255,000						255,000		(149,375)	(149,375)	12,469		P1LFE
..94978S-AA-7	WELLS FARGO CAPITAL X BK GTD 5.950%		12/15/86																		
..94979D-20-0	CS First Boston #355		09/03/2008	Wachovia Bank #250	2,000,000,000	1,759,920	0.00	1,949,020	1,949,149		19		19		1,949,168		(189,248)	(189,248)	86,936		P2LFE
..94979S-20-7	WELLS FARGO CAP TR VIII 5.625 PFD		09/04/2008	Wachovia Bank #250	18,900,000	398,788	0.00	419,671	419,671						419,671		(20,883)	(20,883)	19,933		P1LFE
	WELLS FARGO CAPITAL XI 6.250 PFD		09/04/2008	Wachovia Bank #250	11,300,000	253,119	0.00	267,549	267,549						267,549		(14,430)	(14,430)	8,828		P1LFE

STATEMENT AS OF SEPTEMBER 30, 2008 OF THE American Bankers Life Assurance Company of Florida

SCHEDULE D - PART 4

Show All Long-Term Bonds and Stock Sold, Redeemed or Otherwise Disposed of During the Current Quarter

1	2	3	4	5	6	7	8	9	10	Change In Book/Adjusted Carrying Value					16	17	18	19	20	21	22
										11	12	13	14	15							
CUSIP Ident- ification	Description	For- eign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consid- eration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor- tization)/ Accretion	Current Year's Other Than Temporary Impairment Recogn- ized	Total Change in Book/ Adjusted Carrying Value (11 + 12 - 13)	Total Foreign Exchange Change in Book /Adjusted Carrying Value	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/ Stock Dividends Received During Year	Maturity Date	NAIC Desig- nation or Market In- dicator (a)
74925Y-AA-0	RBC CAPITAL TRUST PERPETUAL 7.288% Perpet.	C	07/14/2008	RBC DOMINION #569	950,000,000	971,148	0.00	889,930	1,052,928					(29,251)	1,023,677		(52,529)	(52,529)	37,265		P1UFE
007924-30-1	AEGON NV 6.375 PFD	F	09/02/2008	INTERCAPITAL SEC # 161	10,000,000	178,767	0.00	251,557	251,557						251,557		(72,790)	(72,790)	11,953		P1LFE
6299999.	Preferred Stocks - Banks, Trust, and Insurance Companies					4,379,232	XXX	5,476,843	5,359,220		19		19	(29,251)	5,610,738		(1,231,506)	(1,231,506)	246,280	XXX	XXX
00163T-50-5	AMB PROPERTY CORP 7.000 PFD SER O		08/22/2008	Wachovia Bank #250	5,265,000	107,774	0.00	131,625	131,625						131,625		(23,851)	(23,851)	6,910		P2LFE
172967-57-2	CITIGROUP INC 8.125 PFD SER AA		09/12/2008	Various	20,000,000	373,248	0.00	502,750	502,750						502,750		(129,502)	(129,502)	22,005		P1LFE
264411-72-9	DUKE REALTY CORP 6.950 PFD SER M		09/15/2008	Wachovia Bank #250	5,554,000	94,417	0.00	141,516	141,516						141,516		(47,098)	(47,098)	7,237		P2LFE
264411-76-0	DUKE REALTY CORP 6.500 PFD SER K		08/29/2008	Wachovia Bank #250	2,400,000	42,480	0.00	53,172	53,172						53,172		(10,692)	(10,692)	2,925		P2LFE
313400-62-4	FREDDIE MAC PFD SER Z		09/08/2008	Various	20,000,000	132,499	0.00	519,000	519,000						519,000		(386,501)	(386,501)	23,962		P1UFE
38143V-AA-7	GOLDMAN SACHS CAPITAL I CO GTD 6.345%		09/16/2008	Various	340,000,000	234,134	0.00	340,000	340,000						340,000		(105,866)	(105,866)	23,580		RP1U
38144G-80-4	GOLDMAN SACHS GROUP INC FLTR PFD		09/15/2008	GOLDMAN SACHS #005	11,000,000	138,819	0.00	275,000	275,000						275,000		(136,181)	(136,181)	9,376		P1LFE
46631V-AA-9	JPM CHASE CAPITAL XXV CO GTD DEBS SER Y		08/13/2008	J.P. MORGAN SECURITIES # 187	250,000,000	210,608	0.00	230,205			77		77		230,282		(19,675)	(19,675)	15,206		RP2UFE
524908-70-4	LEHMAN BROTHERS HOLDINGS INC 5.940 PFD SER C		09/08/2008	INTERCAPITAL SEC # 161	1,100,000	26,169	0.00	40,700	40,700						40,700		(14,531)	(14,531)	2,450		P1LFE
524908-88-6	LEHMAN BROTHERS HOLDINGS INC 5.670 PFD SER D		09/08/2008	INTERCAPITAL SEC # 161	10,400,000	247,935	0.00	340,704	340,704						340,704		(92,769)	(92,769)	22,113		P1LFE
63540U-20-7	NAT CITY CAP TRUST IV 8.000 PFD		07/29/2008	J.P. MORGAN SECURITIES # 187	2,300,000	36,271	0.00	34,707	34,707						34,707		1,564	1,564	2,300		P2LFE
05564P-AA-9	BNS CAPITAL TRUST PERPETUAL 7.310% Perpet.	C	08/27/2008	NESBITT BURNS	1,020,000,000	1,011,505	0.00	762,638	1,141,006					(75,044)	1,065,961		(54,457)	(54,457)	48,357		P1UFE
6399999.	Preferred Stocks - Industrial and Miscellaneous					2,655,859	XXX	3,372,017	3,017,430		77		77	(75,044)	3,675,417		(1,019,559)	(1,019,559)	186,421	XXX	XXX
6599997.	Total - Preferred Stocks - Part 4					7,035,091	XXX	8,848,860	8,376,650		96		96	(104,295)	9,286,155		(2,251,065)	(2,251,065)	432,701	XXX	XXX
6599998.	Total - Preferred Stocks - Part 5					XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
6599999.	Total - Preferred Stocks					7,035,091	XXX	8,848,860	8,376,650		96		96	(104,295)	9,286,155		(2,251,065)	(2,251,065)	432,701	XXX	XXX
7299997.	Total - Common Stocks - Part 4						XXX													XXX	XXX
7299998.	Total - Common Stocks - Part 5					XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
7299999.	Total - Common Stocks						XXX													XXX	XXX
7399999.	Total - Preferred and Common Stocks					7,035,091	XXX	8,848,860	8,376,650		96		96	(104,295)	9,286,155		(2,251,065)	(2,251,065)	432,701	XXX	XXX
7499999.	Totals					78,290,708	XXX	77,295,201	74,953,340		28,503		28,503	(2,964,442)	81,824,470		(3,533,768)	(3,533,768)	3,452,737	XXX	XXX

(a) For all common stock bearing the NAIC market indicator "U" provide: the number of such issues.....

SCHEDULE DB - PART A - SECTION 1

1	2	3	4	5	6	7	8	9	10	11	12	13	14
Description	Number of Contracts or Notional Amount	Date of Maturity, Expiry or Settlement	Strike Price, Rate or Index	Date of Acquisition	Exchange or Counterparty	Cost/Option Premium	Book Value	*	Statement Value	Fair Value	Year to Date Increase/ (Decrease) by Adjustment	Used to Adjust Basis of Hedged Item	Other Investment/ Miscellaneous Income
S & P 500 Hedge		10/15/2008	1548.71	10/17/2007	American Equity	63,454					(63,454)		
S & P 500 Hedge		11/15/2008	1451.15	11/19/2007	American Equity	78,342	111		111	111	(78,231)		
S & P 500 Hedge		12/17/2008	1445.90	12/19/2007	American Equity	136,134	1,623		1,623	1,623	(134,511)		
S & P 500 Hedge		01/15/2009	1380.95	01/17/2008	American Equity	83,204	5,285		5,285	5,285	(76,919)		
S & P 500 Hedge		02/19/2009	1348.78	02/21/2008	American Equity	64,440	10,638		10,638	10,638	(53,801)		
S & P 500 Hedge		03/17/2009	1276.60	03/19/2008	American Equity	89,800	42,605		42,605	42,605	(47,191)		
S & P 500 Hedge		04/15/2009	1334.43	04/17/2008	American Equity	58,742	21,539		21,539	21,539	(37,200)		
S & P 500 Hedge		05/15/2009	1423.57	05/19/2008	American Equity	60,181	9,233		9,233	9,233	(50,946)		
S & P 500 Hedge		06/16/2009	1360.14	06/18/2008	American Equity	68,576	19,641		19,641	19,641	(48,936)		
S & P 500 Hedge		07/15/2009	1214.91	07/17/2008	American Equity	111,974	89,672		89,672	89,672	(22,306)		
S & P 500 Hedge		08/18/2009	1278.60	08/20/2008	American Equity	95,533	63,658		63,658	63,658	(31,878)		
S & P 500 Hedge		09/15/2009	1192.70	09/17/2008	American Equity	72,604	65,027		65,027	65,027	(7,577)		
0199999. Subtotal - Call Options - Hedging						982,985	330,031	XXX	330,031	330,031	(652,951)		
0499999. Subtotal - Call Options						982,985	330,031	XXX	330,031	330,031	(652,951)		
0899999. Subtotal - Put Options								XXX					
1299999. Subtotal - Caps								XXX					
1699999. Subtotal - Floors								XXX					
2099999. Subtotal - Insurance Futures Call Options								XXX					
2499999. Subtotal - Insurance Futures Put Options								XXX					
2599999. Subtotal - Hedging						982,985	330,031	XXX	330,031	330,031	(652,951)		
2799999. Subtotal - Other								XXX					
9999999 - Totals						982,985	330,031	XXX	330,031	330,031	(652,951)		

Showing all Options, Caps, Floors and Insurance Futures Options Written and In-Force at Current Statement Date

1	2	3	4	5	6	7	8	9	10	11	12	13	14													
Description	Number of Contracts or Notional Amount	Date of Maturity, Expiry or Settlement	Strike Price, Rate or Index	Date of Issuance/ Purchase	Exchange or Counterparty	Consideration Received	Book Value	*	Statement Value	Fair Value	Year to Date Increase/ (Decrease) by Adjustment	Used to Adjust Basis	Other Investment/ Miscellaneous Income													
NONE																										
9999999 - Totals								XXX																		

Schedule DB - Part C - Section 1 - Collar, Swap and Forwards Open

NONE

Schedule DB - Part D - Section 1 - Futures Contracts and Insurance Futures Contracts Open

NONE

SCHEDULE E - PART 1 - CASH

[illegible]

SCHEDULE E - PART 2 - CASH EQUIVALENTS

[illegible]